Next Month

and later

I AM A LABOR ORGANIZER

Anonymous

An employee of the C. I. O. who this spring has been working night and day in the drive to organize the automobile industry — with what results every reader knows — discloses the intimate details of his working life. Do you think an average union organizer is cynical or idealistic about his work? Is he radical or conservative, politically? What sort of salesmanship does he use to bring his men into the fold? These and many other questions are answered in this article.

SELF-MADE MARTYRS

Maurice Feuerlicht

"Can it be said that we Jews are normal?" asks the author. "When we constantly think of ourselves as Jews first and then as individuals, can we wonder that the world accepts our perverted sense of values?" Granting that persecution of the Jews was and is a reality, Mr. Feuerlicht contends that it is only intensified by the Jewish tendency to interpret present events in the light of the past history of the race. For a consciousness of Jewish martyrdom is not born in an individual, and, if a Jew learns to feel sorry for himself and to adopt a defensive attitude, it is because of what he has been taught.

THE SELF YOU HAVE TO LIVE WITH

Winfred Rhoades

The author of "Cure by Faith" in the January FORUM writes another compelling declaration of the power of the mind to make living a successful adventure. For man may conquer and an individual may alter his environment, but no one of us can, by physical effort, get away from his inward self. And that self is not something he is endowed with at birth. It is something he is continually creating and expanding. Whether it is a source of misery or a source of joy and power depends on the interests he cultivates, the thoughts he permits, the ideas and ideals he seeks.

OTHER FEATURES

"China Unconquerable," by Madame Sun Yat-sen; "Life after Death," by Denis Conan Doyle; "Hearing with Eyes," by Russell Owen; a debate on the value of astrology, between Dane Rudhyar and William Marias Malisoff.

FORUM

and Century

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JULY 1937

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THE FORUM, combined with THE CENTURY MAGAZINE (Reg. U. S. Pat. Off.), is published monthly by the Forum Publishing Company, Inc. 35 cents a copy; $4.00 a year; foreign subscription $5.00, Canadian $4.50. Publication office, 10 Ferry Street, Concord, N. H. Editorial and general offices, 570 Lexington Avenue, New York, N. Y. Back copies not over six months old, 35 cents; all other back copies, $1.00. Five weeks' advance notice required for change of address, and such notices must supply the old address as well as the new. *Indexed in the Readers' Guide to Periodical Literature.*

All manuscripts should be typewritten, accompanied by return postage, and addressed to the Editor at the New York office. No responsibility is assumed for the return of unsolicited manuscripts.

Printed in the United States of America. Entered as second-class matter at the post office at Concord, N. H., under Act of March 3, 1879. Copyright 1937, in the United States and Great Britain by Forum Publishing Company, Inc. No article in this issue may be reprinted in whole or in condensed form without express permission from the publishers.

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THE BOOK FORUM

THE THIRD REICH — Henri Lichtenberger (Greystone, $3.00).
THE OUTWARD ROOM — Millen Brand (Simon & Schuster, $1.25).
AFTER THE GENTEEL TRADITION — edited by Malcolm Cowley (Norton, $2.75).
WASHINGTON, CITY AND CAPITAL — Federal Writers' Project (U. S. Printing Office, $3.00).
PLANNED SOCIETY — edited by Findlay MacKenzie (Prentice Hall, $5.00).
FLOOD-LIGHT ON EUROPE — Felix Wittmer (Scribner, $3.75).
THE SUPREME COURT AND THE NATIONAL WILL — Dean Alfange (Doubleday, Doran, $2.50).
MATHEMATICS FOR THE MILLION — Lancelot Hogben (Norton, $3.75).
MEN OF MATHEMATICS — E. T. Bell (Simon & Schuster, $5.00).
FORTY YEARS ON MAIN STREET — William Allen White (Farrar & Rinehart, $3.00).
IN THE AMERICAN JUNGLE — Waldo Frank (Farrar & Rinehart, $2.50).
A BOOK OF THE SYMPHONY — B. H. Haggin (Oxford, $5.00).

It seems that all who dip into world politics these days are divided into three parts: the fascists, the antifascists, and those who incline one way or the other with earnest impartiality. Of the last kind is Henri Lichtenberger, Alsatian author of *The Third Reich* and director of Germanic studies at the Sorbonne in Paris. The motives of German fascism appeal to Professor Lichtenberger; its methods shock his cultured internationalism; and its results leave him undecided. He knows that the writers, scientists, philosophers he most respects have been given Hobson's choice between the ax and exile; and yet his academic ardor is roused by the statistical achievements of Nazi enterprises.

The author views not so much with alarm as with interest. He factually records that National Socialism was on the decline until it received vast sums of money for propaganda purposes from the large industrialists who made up the numerically weak German nationalist party and who cannily realized the benefits they could reap from Hitler's oratorical powers. But that such a thing might happen in France Professor Lichtenberger pensively doubts.

The steps that led up to this *rapprochement* between German finance and fanaticism he recounts with enormous narrative power and dramatic effect and he builds the story of final betrayal to its climax with relentless precision. From then on, through the last four years, *The Third Reich* brilliantly analyzes the actual mechanics of the fascist state in action.

Whether action and success are the same thing Professor Lichtenberger does not always seem to question. For, in spite of the Nazi deification of unreason, which he chides, this rational Frenchman is sometimes swept off his feet by Hitler's whirlwind energy. More skeptical is the translator and editor of the book, Koppel S. Pinson, who adds occasional brisk footnote comment. Between them, author and editor have turned out a volume that critics from whatever camp will acknowledge a skilled piece of work.

Extend most of the rules by which you measure a novel — particularly a first novel — before you read Millen Brand's *The Outward Room*. Here are three kinds of book in one — and all as natural and inevitable as vines over a rock wall. The story was planned and built, no doubt, but you prefer to think it simply grew out of the author's own rich perception.

First comes the story of exploration into the dim, terrible reaches of a girl's mind, shattered and made a wasteland by the shock of tragedy. Then the tender account of her love for the man who guides her back from her mental shadow world. Finally the chronicle of that physical shadow world just this side the limbo of a city's slums. With neither false pity nor scientific arrogance, Mr. Brand takes the unbearable material of a case history and transmutes it into fiction.

When Sinclair Lewis made his speech accepting the Nobel Prize, he gave the Swedish Academy a ringing summary of the great American rebellion against gentility in letters. The captains of that rebellion, among them Lewis himself, are now subject to revaluation in *After the Genteel Tradition*, edited by Malcolm Cowley and written by a dozen such younger critics as John Chamberlain, Louis Kronenberger, Robert Cantwell.

The bated-breath quality of a novel distinguishes this book of essays, and its suspense is implicit in the living material with which it deals. For, says Lionel Trilling in his excellent piece on Willa Cather, "something in American life seems to prevent the perfection of success while it produces a fascinating kind of search or struggle." That the search has led most of the older rebels away from the main current of American life is the regretful or angry conclusion of their critics. For Mencken, sunk in his latter-day toryism, they have nothing but scorn; for Willa Cather and Upton Sinclair in "heroic defeat," they feel personal loss. Brief as they are, these papers give a keen and stimulating review of the unfinished business of modern American writing.

A session with *Washington, City and Capital* will make the average armchair tourist thoroughly at home in the District of Columbia. We say armchair advisedly, for our curious government has provided us with a guidebook that weighs five pounds, nine ounces. What you are asked to lug about with you if you want to know the beauties, antiquities, and other fascinations of your capital totals 1,141 pages that could just as well have been made portable, if india paper instead of heavy clay-filled stock had been used. Nevertheless, old Baedeker would blush with envy at the completeness and charm of the contents. It is more than a compilation; it is a contribution toward a balanced appreciation of the country's political nerve center. From basic research to fine photography, it is the work of WPA projects. And, if Congress will pass a law cutting down on the tonnage, we'll cheerfully contribute our taxes.

The absence of tails and the ability to plan is what distinguishes men from monkeys. Ever since the aimless fraternity of tree living was forsaken for the more complicated relationships of another kind of society, we have put our heads together and tried to work out some scheme for obtaining and sharing an adequate supply of this world's goods. Primitive systems of crop control attended the Stone Age, just as plowing under marks the present era. The walled cities of the Middle Ages enclosed as tightly a planned society as any Republican would want to shudder at.

Now, through one orderly volume, Findlay MacKenzie marshals a squad of the contemporary world's most incorrigible planners. In his *Planned Society*, some lead off with the left foot, some with the right: Stalin and Mussolini, TVA directors and a Jesuit priest hoof it together under the scholarly eye of Professor MacKenzie, who, if he has any bias, favors progress without too much change. The book contains 36 essays by 35 authorities (only the permanently dissident Sidney

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TOASTS

ROBERT BERNAYS has been a member of the British House of Commons, from Bristol, since 1931. An ardent supporter of Mr. Stanley Baldwin, he has described himself as a "Baldwinian radical." Foreign affairs and British India are his special political subjects. He was formerly a newspaper correspondent.

JUDITH LAMBERT was born in San Francisco and attended the University of California. She began her newspaper career as third assistant to the society editor and ended it as an executive editor. She is married and has one daughter.

THOMAS J. KIRWIN is a urologist with the Brady Foundation for Urology, at the New York Hospital. He served as a captain in the United States Medical Reserve Corps during the World War, seeing service on all the American fronts. He is coauthor with Dr. O. S. Lowsley of textbooks of urology for nurses and holds degrees from Tulane, the University of Michigan, Cornell, Columbia University, and Yale.

REX PARKER, a native of England and now an American citizen, has had banking experience here and with a British organization. For the past twelve years he has been a securities analyst with a New York firm.

RAYMOND HAMLET WHITE has retired from the banking business, in which he was formerly engaged in Canada, Cuba, South America, and New York.

MILDRED H. MCAFEE graduated from Vassar in 1920 and for sixteen years filled a variety of teaching and administrative positions in women's and co-educational colleges. Since July, 1936, she has been President of Wellesley College.

GORDON LAWRENCE has always been what he terms a part-time naturalist while making a living in a number of other ways. At present he is working for a brokerage firm in New York City and writing a book of essays on natural history.

The ANONYMOUS author of "My Half-Million Dollars" does not expect to reveal his connection with the fund he describes before his death. He is anxious, however, to obtain a sample of public reaction to his plan and will welcome communications regarding it, in care of THE FORUM.

CHARLES NORMAN was born and brought up in New York City but has found inspiration for most of his poems away from America.

RICHARD DANA SKINNER, a former newspaperman and a World War veteran, is engaged in economic and financial research with a New York concern. He is also a student of literature and the theater and has published two books dealing with the drama.

BERTRAM B. FOWLER'S articles on the co-operative movement have been appearing in THE FORUM for several years.

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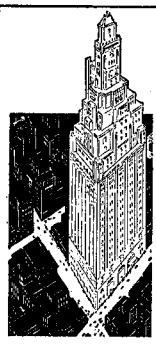

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FORUM
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JULY, 1937 VOL. XCVIII, NO. 1

Are We Learning to Think?

Editorial Foreword

One of the less advertised but most important phenomena of the depression and the New Deal is the awakened demand for knowledge on the part of our underprivileged population. At the present time no less than 24,000,000 American adults are pursuing elementary studies in schoolhouses, barns, libraries, art museums, and factories and through scores of other instrumentalities, including the radio.

Our grandparents accepted tacitly the thesis that Americans were more eager for learning than any other people. Such was the tradition of the pioneer days of the little red schoolhouse and the town meeting and the future statesman who sprawled on the floor of a log cabin studying by the blaze of a pine knot. That America had reached a high educational level was later assumed by the typical youth who worked his way through college washing dishes.

However brilliant the performance of the exceptional college graduate, we were, at the turn of the century, drifting in fact into a false sense of security about our average educational level. For one thing, millions of new immigrants, comparatively illiterate, were pouring into the melting pot. Their primary function was to amass not knowledge but dollars, many of which they sent back to Europe. At the same time a terrible deterioration was settling on our native stock. The share croppers and by and large the population of the South had less book learning than 50 years before. In fact, the chief claim to culture of splendid old Anglo-Saxon stock of the Southern mountains was the fragments of Scottish ballads handed down by word of mouth for more than two centuries.

Secondary education in high school and grammar school had descended to a routine ritual. Even in our higher institutions, the colleges, cheering the athletes rated better as a social function than application to study.

A Rude Awakening

The rude awakening, the realization of our inadequacy as an educated people, came with the World War and its statistics. We were shocked to find that 25 per cent of the men enlisted in our armies were illiterate, could neither read nor write.

Of course there was always a countercurrent. The eagerness with which people in small towns paid admission to Chatauqua circuit tents was remarkable. Most pathetic of all were the people, 3,000,000 at the height of the move-

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ment, who paid correspondence schools for information which they ought to have acquired free in the public schools.

With the administration of Herbert Hoover we became nationally self-conscious of our comparative inadequacy. Cool statistics revealed that sixteen per cent of our adult population, nearly 4,000,000 souls, could neither read nor write. In literacy we were well down in the list of the nations. We were measurably above Albania and Jugoslavia but gazed upward with blinking eyes at Iceland and nations like Sweden, where illiteracy is a matter of fractions of one per cent. President Hoover formed a national committee to raise our percentage of those who can multiply two by three and sign their own names.

Gradually the idea dawned that the parents of America were more in need of education than the children. The beginnings of a national study of the function of adult education were due to the Carnegie Corporation, under the intelligent leadership of its president, Frederic P. Keppel. In 1926, Carnegie money supported the organization of the American Association for Adult Education. Morse Adams Cartwright, the director of the Association, has the assistance of a competent staff of experts. During its first ten years, the Association concentrated on experimentation. During the last five years it has left this field to study the social meaning of adult education.

The experiments studied by the Association covered every possible field of adult education and extended even into foreign countries. Typical among them was the popular Des Moines forum, a community enterprise utilizing the public schools. Unlike forums which employ radical speakers to stir up the audience, the Des Moines experiment achieved a balance between the historic and prophetic as well as between questioning and statement.

In his book, *Ten Years of Adult Education*, Mr. Cartwright reviews the shift in 36 agencies for adult study. The number of adult students in the nation increased from 15,000,000 to 20,000,000. Private correspondence schools lost 1,000,000, and the lyceum-chatauquas 2,000,000, whereas the radio added 5,000,000, the libraries 1,000,000 and federal relief another 2,000,000.

Under the New Deal more than 4,000,000 American adults have been re-educated at federal expense. Through the instrumentality of the WPA we have now 700,000 less illiterates. Three hundred thousand partly vacant schoolhouses have been utilized throughout the nation, and 100,000 schoolteachers out of employment. No old-fashioned individualist can accuse the government of overcentralization here, for this new form of adult education is the result of spontaneous demands made on a score of federal departments.

Under federal education, a cross section of the public formerly supposed to be impervious to culture — share croppers in the South, beet-sugar pickers in the West — send delegates pleading for teachers. In the South, grandparents of 80 years report at class with grandchildren of eight. Of course there is an appalling dearth of trained instructors.

One recent federal unit is education for workers. Factories, schools, and libraries contribute their facilities. Some of the classes in the textile industry begin at two A.M. and finish before breakfast. In New Orleans, taxicab drivers are attending school from midnight to three A.M.

Arithmetic Again

Workers, of course, take a special interest in those subjects which make them more efficient members of their trade unions. However, English and history have a good place among the factory hands, and frequently art, and less often science. There is a shift of worker interest in recent years from the abstract study of Marxist philosophy to the more practical writing of correct English, accuracy in arithmetic, public speaking, and mastery of American parliamentary procedure.

As federal support subsides, how shall this new ferment for knowledge be satisfied locally? Again, where shall we find competent teachers? Some favor public school, some outside community management. Probably our public-school philosophy is too rigid to take care of this new pioneer thirst for wisdom. Rather we should develop a new community system of adult boards, which will be permitted to utilize public buildings as night schools.

At any rate, the American people are learning how to think.

Henry Goddard Leach

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Stanley Baldwin's Instinct

Drawing by H. H. Knight

***by* ROBERT BERNAYS**

IT IS DIFFICULT to realize that with the end of the coronation has come the end of Mr. Baldwin's controlling influence in British politics. He has been for so long a part of the English political landscape that it is almost impossible to think of it without him.

The emergence of this unknown backbencher, who in the first eleven years of his Parliamentary life had made only five rather undistinguished speeches, into the hard, cruel light that beats on the great Parliamentary figure will furnish the historian with a fascinating problem.

What has been the secret of Mr. Baldwin's extraordinary hold on the House of Commons and the British people? His retirement is now a fact, but for nearly fifteen years he dominated English politics as no man has done since Gladstone.

Casual acquaintance gives no clue to the riddle. No stranger visiting the House of Commons, who had seen neither Mr. Baldwin's photographs nor his caricatures, would ever guess that the plain, undemonstrative Englishman seated in the centre of the Treasury Bench, with his pleasant face, bright bucolic

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coloring, rather untidy clothes, and general appearance of listlessness and lassitude, was in reality the Prime Minister of Great Britain.

Nor as they watched him would they get an impression of that authority and driving force that might be expected from a man at the head of the government of his country.

At the end of last year, I recall, Mr. Baldwin was asked a question on the new unemployment regulations, which were then a matter of fierce controversy, by a Labor member anxious to discover whether, as Prime Minister, Baldwin would take part in the debate and explain certain statements he had made on the subject during the election.

An Asquith or a Lloyd George would have leaped to his feet with the swift, staccato assurance that of course, if it was the wish of the House, he would speak in the course of the discussion. Not so Mr. Baldwin. He shuffled uneasily, had a whispered consultation with his chief whip, and then, after a long pause, rose to say lamely:

> The order of the debate will be found when it takes place, and I have no doubt that there will be no difficulty, whoever speaks, in making a reply.

This feeble answer reduced the spirits of his supporters to zero.

Again and again Mr. Baldwin appeared to have no grip on public business. He was being heckled recently about a certain very controversial coal bill, and at the end of it gaily admitted that he did not know anything about it. Another minister had to take charge of the answers.

At times he appeared as a kind of Lewis Carroll's Alice, wandering wide-eyed and innocent in the Wonderland of Westminster.

None, not even his closest friends, has ever been able to explain his astonishing *volte-face* on the Ethiopian question in December, 1935. He had just fought an election on the issue of collective action, under the Covenant of the League, to all acts of unprovoked aggression. Mr. Baldwin had firmly stated in his election manifesto that "in the present unhappy dispute between Italy and Abyssinia there will be no wavering in the policy we have hitherto pursued." On November 14 he was given a triumphant majority of nearly 250 in a Parliament of 615 members. On December 9 the British nation was staggered to hear, through a leakage in the French press, that a draft agreement had been made between the British Foreign Secretary and M. Laval, the French Foreign Minister, by which Italy was to receive vast territories, including land that she had not in fact yet conquered. Immediately there was an uproar in the House; a debate was initiated; and Mr. Baldwin was forced to intervene to arrest a rebellion among his supporters which threatened the very existence of his Government.

It was clear in his first few sentences that he intended to stand by his Foreign Secretary, and in the course of his speech he used these remarkable words:

> I have seldom spoken with greater regret, for my lips are not yet unsealed. Were these troubles over I would make a case and I guarantee that not a man would go into the lobby against us.

The packed House was hushed into terrified silence. What were these dreadful secrets known only to Mr. Baldwin and the inner ring of the Cabinet? Had they knowledge of some horrible new weapon of science in the possession of Italy which could lay waste London? Or were Great Britain's armed forces in such an appalling state of inefficiency that they were doomed to defeat if challenged by an aggressor?

In default of any information, the revolt gathered momentum. Panic-stricken whips informed the Prime Minister that they could not be responsible for a majority in the division lobby if the Hoare-Laval proposals remained. Since Mr. Baldwin showed no sign of wavering from his determination to keep his lips sealed, the fall of the Government seemed certain.

Then to the amazement and stupefaction of the country, the Government gave way. The Hoare-Laval proposals were abandoned, the Foreign Secretary resigned, and Mr. Baldwin adopted, with almost nonchalant grace, the white sheet of repentance.

And his lips remained sealed. No mention has ever been made of this awful secret that he held in his possession.

His Unpolitical Mind

What is the explanation of it all? One reason is, I believe, that Mr. Baldwin has been faithful throughout his political life to a single golden rule of the English political road—*Keep Left*. He found on this occasion that the radical element of his party was against him and that it was too strong to defy.

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He was also handicapped by absence of any profound convictions on the League issue. I doubt if he really understood what was involved. Foreign politics bore him. Though he has spent every summer at Aix-les-Bains when the Assembly of the League has been in session he has never once made the 50-mile journey to Geneva. The depth of feeling in the British nation on this issue of the League was a revelation to him.

This detachment from the tumult and turmoil of the political conflict never leaves him. He really would prefer a cricket match to a Parliamentary debate, however exciting or momentous. If ever he were absent from his seat in the summer and none knew his whereabouts, I believe that I know where he would most likely be found. It would be at the top of the pavilion at Lords, alone, with his pipe, watching the duel between bowler and batsman and ruminating about the part that cricket has played in the formation of the national character.

There is only one golden rule for establishing friendly contact with Mr. Baldwin in private life, and that is never to talk politics to him. He will discuss everything in the most delightful and refreshing way — literature, history, the changes in social life, solitude, pigs. But only on rare occasions when politics are mentioned does he fail to put in his head, like a turtle disappearing into his shell, at the first sound of danger.

His grasp, even of the elementary political catchwords of the hour, is slender in the extreme. I recall an instance of this when, in the first year of his second premiership, he came up to Oxford, and was entertained before his speech by a party of undergraduates.

He was talking about the way in which the Labor Party was at the mercy of phrases. He paused and said: "What is the great slogan that they always use about their socialist policy? I cannot for the life of me remember it."

We all tried in vain to stimulate his memory, and then a young man suggested with some temerity, "Do you mean, Sir, the nationalization of all the instruments of production, distribution, and exchange?"

It was the phrase that was ringing then and indeed is still ringing from a thousand Labor platforms. It is a catchword almost as popular as *collective security* or *poverty in the midst of plenty*. It seemed incredible that it was a phrase that the Prime Minister should have forgotten. But so it proved to be.

"Yes, that is it," he said. "Thank you; I never can remember it."

But how thrilled and fascinated we were with his personality. He related to us a most revealing story which I recall now as if it were yesterday, though it is more than ten years ago, that I heard him tell it. He told us that, a year or two before, he had supplied a certain very famous statesman with a quotation from some important speech.

"I was very interested to see," he said, "how the great master of oratory would use it. To my astonishment," Mr. Baldwin continued, "I heard him describe to his audience how one morning he had been in his library and had picked up a book at random and, turning over the pages idly, had come across this quotation."

The statesman then, according to Mr. Baldwin, gave it and added, "I believe that it must have been the finger of God that pointed me to that book."

We all laughed, and one of us remarked, "That was very clever, Sir." I shall always remember the look of puzzled disgust that crossed Mr. Baldwin's face. "Clever?" he said. "Yes, I suppose that it was clever. I always wondered what the word clever meant. Now I think I know."

We broke up to go off to the meeting, but one of the party at least was devoutly sorry he would not enter politics with Mr. Baldwin as his leader. I was, in those days, an obscure follower of Mr. Lloyd George, and it was not until six years afterward that, with the formation of the National Government, I found myself in the House of Commons, with Mr. Baldwin as one of my leaders.

The Great Leader

My early hero worship of the Prime Minister has survived closer contact. He stands for me now, as he did then, as the embodiment of personal integrity. I believe the country feels the same about him and that it is the recognition of his essential honesty and deep sense of service that, more than any other single factor, accounts for the fact that he has led his party twice in succession to overwhelming triumph at the polls — a feat accomplished in England

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by no other prime minister within living memory.

His ignorance of the details of current controversies is compensated for by a deep understanding of the British people. No man but he could have secured a majority for rearmament at the last election. He did it by that happy knack of his of taking the electors into his confidence, of telling them of the actual perils, of explaining to them the processes of his own mind.

"Nobody," he said on one occasion, "would regard me as a man of war." It was true. Nobody could and nobody did. The attacks on his war-mongering government rained harmlessly against it, for the roof was proof against any deluge.

He has remained to the great majority of his fellow countrymen what they themselves would most like to be — fearless, straightforward, indifferent to personal criticism, scornful of intrigue: a sober and solid expression of patriotism and service.

His tribute to King George V over the radio touched heights that he never reached in any other more formal address. Yet I happen to know that it was made from a few scraps of notes. Probably never has a great man on a great occasion trusted to the inspiration of the moment on the microphone, where the slightest pause becomes a yawning gap. But he was speaking from his heart and he knew that the words would not fail him.

Mr. Baldwin was discussing with a friend of mine not long ago the defects of a certain politician, who, though endowed with considerable gifts, had not really made his mark in politics.

"What he lacks," Mr. Baldwin told my friend, "is a spirit of understanding. It is for a spirit of understanding that I pray every night."

Mr. Baldwin's prayers have certainly been answered. He has a deep understanding both of his fellow members in the House of Commons and of the electors.

No prime minister of modern times has been more zealous in his attendance on the Front Bench. Admittedly when he is there he looks as if he were paying no attention to the debate. He yawns and grimaces and plays little games with pieces of paper, and, if he appears to be reading a bill under discussion, it will not infrequently be discovered, on closer scrutiny, that he is holding it upside down.

But, if he is not studying the matter of the speeches, he is sizing up the men who are making them.

His favorite literature, when in the chamber, is Dod's *Parliamentary Companion*. It contains a short biography of all the members of the House. When a man rises to speak, Mr. Baldwin screws up his face, peers at him in his shortsighted manner, and then looks up his record in Dod. He may not know his followers by sight but when their names are mentioned he will know something essential about each one of them.

This close study of his followers helps him to be what he undoubtedly is, the great party leader. He knows with an uncanny instinct the strength and the weakness of his followers and he knows the arguments that are likely to appeal to them.

This was vividly illustrated in the case of the India bill, when he was faced with a serious rebellion from the die-hards. I do not suppose that he had ever read one of the voluminous reports that were produced on that subject, but he grasped the essential factor in the situation.

"The unchanging East," he said, "has changed at last," and he went on to recall his own boyhood days in Worcestershire, that pleasant, peaceful existence when the choice of neighbors was bounded by the radius of a dog-cart. It was a delightful period but it had gone with the motor age, and nothing could recall it. So it was with India. The India that Mr. Churchill knew in his subaltern days had vanished, and they had to face, whether they liked it or not, a new world.

It was not a profound utterance but it won over many waverers, where a detailed examination of the new constitution, with comments on the elaborate criticisms that had been made of it, would have fallen completely flat.

I should like to have been present at the meeting of Mr. Gandhi and Mr. Baldwin. They have much in common. Both act on instinct; both scout the claims, to some extent, of reason; and both bring to politics a certain spiritual quality.

"I usually trust my instinct," said Mr. Baldwin to a friend of mine after the withdrawal of the Hoare-Laval proposals, "and I admit on those it let me down."

It seldom has let him down.

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Baldwin Conservatism

Mr. Baldwin has succeeded as no man in our time has done in representing himself not as the expression of a party but as the spokesman of the nation. It has been his consuming object to broaden the basis of the Conservative Party so that it would be the rallying ground, to use one of his favorite expressions, for "men of good will." His single aim has been to keep the ship on even keel and to prevent it from being rocked by the die-hards. Halifax, of Queen Anne's reign, is his model, and he is not ashamed to be called the Trimmer.

After the failure of the first Labor government he realized that his party could never form a stable government unless it could attract to itself a substantial measure of Liberal support. Once having achieved an adhesion of strength from the Liberal side, he determined never to alienate it. His policy is that of the Left Center, and his long reign was to a great extent due to the fact that the country is Left Center too.

The fact that he always resisted the wild men of his party materially helped him to resist the wild men of other parties. He has taken much of the sting out of the class war. How can the Socialists lash themselves into the old party polemics against a man who, when his extremists are urging him to clip the wings of the trade unions, declares that he is not going to "fire the first shot" and ends with a moving plea for "peace in our time, oh Lord"?

His governments have been associated with solid reforms as drastic and as far-reaching as any that were produced by the great pre-War radical administrations.

With it all he has that feeling for suffering that is the characteristic of the really simple man. It was well illustrated at the time of the great mining disaster at Cwm. The news reached Mr. Baldwin during a week-end party, and instantly he decided that he must go down to the mining village and express his personal sympathy with the relatives of those who had lost their lives in the pit.

There was consternation among his advisers at the proposal. There was a very ugly spirit at the time in South Wales mining areas. The long lockout had ended in the defeat of the miners, and, broken in spirit and sullen and bitter, they had been driven back to the pits by the exhaustion of union funds and the semi-starvation that was the inevitable consequence. But Mr. Baldwin was adamant. He was determined to go.

A friend who accompanied him gave me recently a remarkable account of the expedition. When he arrived at the stricken village his car was greeted with shouts and stones. With difficulty a way was made for it to the pit head. There he met the men engaged on the rescue work. His courtesy and unaffected camaraderie won them completely, and when he departed he was given a rousing cheer.

But his work was not finished. Mrs. Baldwin was with him, and with her he decided to visit the homes of the bereaved families. So this simple-hearted couple went down the mining streets, knocking at door after door and giving a word of comfort to the miners' wives in their overwhelming sorrow.

Mr. Baldwin has a form of mental honesty that is unhappily not so common in politicians. All his life he has struggled never to make a promise that he cannot fulfill. His enemies might search his speeches in vain to find, for instance, one statement or even a shadow of a suggestion that he could solve the tragedy of unemployment.

A friend who as an undergraduate heard Mr. Baldwin speak to an Oxford club in the year before the War, when Mr. Baldwin was an obscure backbencher, recalls that, when the time came for questions, Mr. Baldwin was asked what was his solution for industrial unrest, then a problem more acute than it is now. It was the time when every politician had a cut and dried answer for everything, and the undergraduates sat back confidently expecting a detailed and exhaustive program.

To their surprise, Mr. Baldwin puffed at his pipe for a minute or two and then said: "There is not any solution for industrial unrest: it must work itself out."

The Abdication

It may well be that one of the reasons that popular government has survived in Great Britain is that Mr. Baldwin almost alone of the politicians of the world had the courage, on domestic issues, to take democracy into his confidence.

Never was this supreme quality of more value to the nation than in the constitutional

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crisis last December. The country was more dangerously divided on that issue than at any time since the home-rule proposals of the pre-War Liberal government brought Ireland to the edge of civil war. Had there been any foundation for the belief that the Cabinet was forcing an abdication, the nation would have been rent from top to bottom. But, through all those days of anxious interviews at the Palace and at Fort Belvidere, Mr. Baldwin never put a foot wrong. From the first he stated the issues plainly and unequivocally to the House of Commons. The idea of a morganatic marriage was impossible. The King had no intention of making Mrs. Simpson his queen. He was determined that, if he made up his mind to marry, he must abdicate; and that torturing decision was his and his alone.

As the country under the guidance of Mr. Baldwin began to appreciate the real issue, opinion swung suddenly and swiftly to the side of the Government. But, even when the fatal day arrived when it was known that the King's abdication would be announced, there was grave disquiet over what might be the result in the country. Demonstrations were expected against his successor — even riots. These anxieties perished in an afternoon. On that dark December day when Baldwin sat down in the House at the conclusion of his speech, the new king had a united nation behind him. Mr. Baldwin fulfilled to the letter his promise made in the first sentence of his speech — "to tell the House and the country so far as I can what has passed between His Majesty and myself and what had led up to the present situation." And the House and the country were satisfied. I remember so well realizing, as the strange story was unfolded — a tragedy that made the ordinary machine-made stage drama a dull and tawdry affair — that after this speech there would be no cause for a King's party, for Mr. Baldwin was proving in his simple narrative of events that, as long as a King's party had been possible, Mr. Baldwin had been its head. In addition he had that astonishing power of bringing out the best in each member of his great audience, so that even the most irresponsible interrupter or most truculent republican was hushed into strained silence. "This House today," he said, "is a theater which is being watched by the whole world," and such was his magnetism that it comported itself with a dignity never paralleled in its history.

"I have failed," said Mr. Baldwin in conclusion, "but I am convinced that where I have failed no one could have succeeded." The country was equally certain, and that fact represents probably the greatest service Mr. Baldwin has rendered to his age and generation.

But there is much to be said for the argument that his work is done. The post-War epoch has passed. New problems of a wholly different character await urgent attack. Though the peace remains unbroken, we are entering war conditions. The challenge of Naziism strikes at the roots of national safety. It is a situation that cannot be met by Mr. Baldwin's eloquent appeals to Hitler or his thoughtful essays on the totalitarian state. It requires quick decisions and swift actions. It demands a certain ruthlessness. Mr. Baldwin has neither the heart nor the strength for such a situation.

As Asquith had to surrender the reins to the dynamic personality of Mr. Lloyd George, so inevitably has Mr. Baldwin given way to the man with a radically different personality and outlook.

Mr. Neville Chamberlain is his successor. He has many qualifications. He is a supreme master of detail. His piloting of the highly technical and complicated derating bill in the teeth of a formidable House of Commons opposition was a remarkably brilliant performance.

He has his father's capacity for making up his mind and persuading others to conform to his decisions. It is an open secret that it was he who persuaded a wavering and hesitant cabinet to take the vital decision to withdraw sanctions against Italy last summer. For years now he has been the real power behind Mr. Baldwin. He is regarded as straightforward, energetic, efficient, and, in an emergency, quite fearless.

But he cannot be described as a popular figure. His name is more likely to rouse boos than cheers in a working-class electorate. He is radically different in temperament and outlook from Mr. Baldwin, but so are the times in which we live and the problems we have to face.

Coming soon: — "China Unconquerable," by Madame Sun Yat-sen

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I Quit My Job

by **JUDITH LAMBERT**

It was a grocery list that finally made me quit my job. Just an ordinary list such as housewives since the beginning of time have been jotting down on stray envelopes, scraps of paper, magazine margins, and any other inch of available space.

I was a housewife, like all the others. But I was a newspaperwoman as well, and that also was a full-time job. The grocery list, in itself, wasn't really objectionable. In fact, it resembled closely the one I found on the other side of this paper I have just inserted in my typewriter:

> Two small loaves bread, one white, one whole-wheat. One package spaghetti, ten cents green peppers, two cans tomato sauce. One pound lean ground beef.

Apparently, there was to have been an attempt at an Italian type of dinner that night, as there is to be tonight.

There was nothing in this particular grocery list to get excited about. But for a round dozen years I had been finding, in my coat pocket, in my purse, in the top bureau drawers at home, and intermingled with copy paper in the office desk, these notations that had to take the form of a telephone conversation with my grocer and butcher before two o'clock P.M., or there would be no dinner at home that evening. And, as my husband still insists, it is so much more fun to eat at home.

Homemaking by Remote Control

How can one think of groceries when a woman's reputation may be at stake or a mother's son is to be hanged and you have to ask her foolish questions or when a girl with mangled legs lies dying in a hospital and has to be interviewed? I realize that newspaper staff work is notably "hard on a woman," but I think most other jobs for women who try to run a home and a career are equally exacting, in their way, and produce, in time, the same split personality and nervous indigestion.

I reached the office late one morning, after doing a half-dozen errands on the way. Instantly, as I entered, I became aware of a suspiciously restrained and tense conversation on one of the three desk phones. The city editor barked at me: "Get right over to the jail. Prominent club dame hophead. Take Ochenback with you, and get *action* pictures — and we wanta make the first trip with it, see?"

I saw. I went. I took Ochenback with me and, after getting the necessary permit, signing various registers, waiting for the elevator boy to glide up fourteen floors, and again waiting for the imposing matron in the starched uniform with her big key, I was finally admitted to the reception room for visitors and reporters.

Surrounded on all sides by men and women colleagues, I waited. Then began a search in my purse for note paper. I had been shunted out of the office in such double-quick time I hadn't even stopped to grab a fresh sheaf.

After greeting my fellow reporters, a dozen or so of them with their own particular Ochenbacks, it suddenly occurred to me that I might not have the woman's name right. I began scrutinizing my scraps of paper. Hadn't that blankety-blank city editor told me the name of this club dame? Yes, here was some scratching. I strained my eyes under the dim, high ceiling light — *Two small loaves bread, one white, one wholewheat.* . . . Hell!

"What's this gal's name?" to the new young reporter on my right.

"Why, I didn't get it — they just said important clubwoman."

"Do you know, Lucy?"

"Bagdad or something like that," she replied. "Important and snooty. Who do you suppose — "

"Say, you've covered a lot of club conventions. Why don't you do the talking for all of us, Judith?" This from the male star of the *Chronicle* staff, who scorned handling anything that even remotely smacked of women's clubs.

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Well, I'd done everything. I wasn't proud.

Footsteps approached; the heavy door swung open; and the big, the haughty, the important club-dame dope addict walked into our midst. She stood for a second, proud, dignified, but with her eyes darting about from one strange face to another, until they reached mine.

"Judith!" Like the bleat of a sheep being rushed to the slaughter was the pitiful wail that came from the lips of the handsome and distinguished woman who had been taken into custody the night before for forging doctor's prescription blanks for narcotics. She had recognized me because I had interviewed her at club conventions where she presided and she saw in me now an old and possibly a real, as well as badly needed, friend.

For years I had known this woman as a splendid, benevolent, and charitable leader. Her history, a common one, is quickly told. She had undergone several major operations, and had been allowed a little morphine after each to alleviate her pain. For a while, she had been able to buy it and keep her habit a secret from family and friends. When concealment was no longer possible, she had grown desperate. Unable to buy the drugs she had to have, she had committed the crime that brought her to jail. It was her present plight I had to make into a thrilling human-interest story for my paper.

It made a good story, though we had all promised her despairing husband we wouldn't play it up. But I didn't get back to my office until after one-thirty, just 25 minutes before the deadline. Then I had to scurry through my thoughts and organize them and decide what things to eliminate and how much of the promise to her husband to keep and how much of the order from the city editor to obey and remember not to let it run over two thirds of a column. There was a rat-tat-tat of type on roller, racing against time, pages that had to be ripped out and done over, and then, at last, swish! A copy boy grabbed my story and rushed it through a maze of jangling telephones, popping pneumatic tubes, flying paper, and frenzied men, to the city editor's desk. I looked up. It was exactly two o'clock.

What was it I was to do before two o'clock? Those groceries! I snatched up the telephone. "I'm sorry, Madam, but the trip has just left. It leaves at two, you know." Yes, I knew.

I knew, too, that I should have ordered the things before I left that morning. But what had happened that morning? Oh, yes. Patty had to be supported in the belief that her English theme really was good and that her underslip did not show. Then she had to have a check for the locker. Then the laundry man came and had to be given a check as well as the soiled clothes, which weren't yet sorted. And the dishes had to be cleared away and put in the sink, and the beds turned back to be aired, before it was time to start on the half-hour trip to the office.

Some of this should have been done the night before, but the night before — oh, yes, those out-of-town friends called, without giving me a chance by telephone to say I was out. Multiply these situations ten times by 100 and start over again and you have my life, in the role of wife, mother, and careerist. Dramatic, exciting, stimulating? Yes, of course. But it was not the life I wanted.

The Woman Pays

I had married Jim in that optimistic decade when women not only were hell-bent on careers outside the home but themselves insisted on a "50-50" arrangement, a romantic delusion that has since gone the way of World Peace and the Versailles Treaty. Girls, then, had jobs because it was the thing to do. They made the competition terrific among themselves, reduced their salaries, and speeded up the tempo of living. Because I had married

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earlier than most of my friends, I had escaped the prevailing ingenuous ideals and I was not anxious to swell the professional ranks with another recruit. It was during my husband's illness, when he had to give up his writing and my little girl was just learning to walk, that I was forced to go job hunting. Since I had helped to edit my college paper, a newspaper job seemed the logical one for me. So I became a minor part of the big news staff of a metropolitan daily.

Newspapers deal so largely with human agony that reporting, to a sensitive woman, is nerve-racking and exhausting. A man on the same job would, presumably, go home at the end of an harassing day to a well-prepared dinner and a peaceful home. But I found myself going home to unwashed dishes, unmade beds, and ashes on the floor. As time went on, I was returning also to a disgruntled husband who subconsciously felt neglected, even though I was the emergency breadwinner, and a daughter who failed to find me as sympathetic as the leisurely mothers of other girls she knew.

I don't know whether other jobs that women do outside the home are as exacting as I found newspaper work or take the same toll of energy but I have sometimes thought teaching might be as arduous. Not only does a teacher have to deal all day with the newspaper public in embryo, but she has to conform to social clichés and adjust herself to the personalities of her superiors. And it is well known that women secretaries, those right-hand "men" of our big-business executives, work overtime in making personal adjustments. (Incidentally, I have often wondered why it is women, in marriage and out, who must do all this adjusting.)

When I first went to work on the paper, I had taken for granted that after the emergency had passed I should return to my job as full-time housekeeper, wife, and mother. Then, although my husband's earning power had not only been restored but considerably increased, I found myself hesitating.

"Why don't you quit that damned job?" Jim frequently inquired with an injured air. But he never followed that rhetorical question with a practical plan for ways and means. He never suggested: "You take care of the house," which I was already doing anyway, of course, "and I'll bring home the bacon." He had always evaded working out with me a definite financial arrangement for the expenditure of the family income, and I had no assurance that I could depend on any portion of that income to spend as I saw fit.

Men Don't Understand

My husband is neither a stupid nor an ignorant man, and certainly he is not intentionally cruel. Indeed, theoretically at least, he was an enthusiastic male suffragette as a young college man at the tail end of the rabble-rousing campaign, before the War, that got women the vote. He is familiar with all the modern classical literature on women's rights and with the poetry and prose on the downtrodden woman everywhere. He defends, with Mark Twain, the deserted Harriet Shelley. He has always gloated gleefully at the romantic escape of Elizabeth Barrett from her sadistic father and he commiserates audibly with the trials of Jane Carlisle. He was at one with his mother in violent admiration of Charlotte Perkins Gilman and Carrie Chapman Catt and today he writes beautiful editorials on the value of women in public office, their constructive qualities, and even their superior abilities in certain fields. And yet, faced with this concrete reality of budgeting, his imagination failed me.

I had always made it a habit to look well groomed, from my earliest school days. In my work, smart clothes were especially important. They gave me confidence and poise. My experience has made me neither handy with the needle nor expert at bargain-hunting. For years, I had to shop in that hectic half-hour between five and six when all the purposeful shoppers had gone home to a hot shower before dinner

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and the poor, tired clerks could only look at me dumbly across their mauled and cluttered merchandise. But even so, when I had my own salary, I could manage to look well. If I quit my job, should I have to wrestle with this clothes problem from a different angle?

When my husband says, "You don't need clothes," he means just that. He believes that women buy clothes to promote the textile trades or to outdo their friends. Both projects fail to interest him. I cannot make him see that looking contemporary is a tonic for any woman or that committing an occasional extravagance in dress is, for me, as important a spiritual catharsis as a trip to Mecca for a Moslem. While I had my own salary, it was not necessary to make him see.

I did not have to explain, for instance, that my clothes are more complicated than his or that they "date" more quickly. He liked the way I looked and often spoke admiringly of some color or texture but he had no idea of the careful forethought, the time, and the money that combined to make me different from dowdy women everywhere. And why should he? He can go out and shop for himself and return in an hour with all the items of apparel complete to make him the well-dressed man about town.

The inability of men and women to see eye to eye in allocating the family funds is not confined to the clothes question. Since the early days of the race, woman has been the conservitor. She horded nuts and herbs against the winter to come. Man does not care to look ahead. *Sufficient unto the day is the evil thereof* was necessarily authored by a man. He will put off going to the dentist until the bill is twice what it would have been in the beginning and he will never see that January white sales of articles to be used in June are a real economy.

Then there were my personal loyalties. Without my own income, what was to become of them? My husband did not share them and had never cared to contribute to them. If I denied their existence, wouldn't my integrity suffer? My husband feels no obligation toward my sociable mother and sister, although they are dear to me. Even as occasional house guests, he feels they are infringing on his privacy, so it is difficult to have them for a visit. This gives me a sense of guilt. When I have my own money, I can make up for my neglect in this respect by sending them little presents. Then there was the leftover obligation of my college loan, not yet wholly paid up. When Jim complained about my extravagances for Patty, I could save something from my own checks for a birthday party dress.

Chaos in the Kitchen

But in the end, regardless of the complications I foresaw when I quit my job, I felt that those we were experiencing were worse. Even the difference in our daily schedule of working hours had become an intolerable distraction. All my life, for example, I had been an early riser, not the cold-shower-and-two-sets-of-tennis type, exactly, but still I liked the way the world smelled early in the morning and I liked to hear the robins sing. This carried over from my college days, when I had eight o'clocks, and the habit was still upon me when I married. My husband, on the other hand, is a night owl. He does his best mental work after the rest of the world has gone to bed. Fortunately for him, he helps edit a morning paper, so his days start late. But for a long time our inability to agree on what time was bedtime threatened to send our marriage on the rocks. Just about the time I was in the soundest part of my slumber, I would awake with a start and hear dishes rattling. He was getting himself a midnight snack from the refrigerator. Or I would hear the tat-a-tat-tat of his "noiseless" typewriter or his heavy feet on the floor above. And, of course, the short wave on his new radio always worked so much better in the wee small hours. It seemed to me that he prowled just about all night long.

How did I meet this situation? By staying up late with him and getting up early for my job. It was an afternoon paper I worked on, which meant getting to my office at eight o'clock A.M. For lack of sleep, I found myself letting down a little at the office and snapping at my husband and daughter at home. This hurt my professional pride and also undermined my faith in myself as a wife and mother.

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My household difficulties were usually discounted by my friends. "Jim helps you a lot around the house, doesn't he?" they would point out, glibly. Yes, Jim did and does. I'm sure he believes to this day that he did practically all the work around the house during those years, because on a few grand occasions he came into the kitchen and broiled a steak, amid the cheers of admiring friends. Those grand occasions always had to occur on my day off, however, so that I could spend the afternoon at quiet but prolonged and persistent work, fixing hors d'œuvres, polishing silver, preparing the salad, making dessert, arranging the centerpiece, setting out ash trays, and directing the untrained maid — who had either just come or was just about to leave or perhaps both. And then I had to meet the guests with a smile, with my mind's eye on the kitchen.

But make way! Here comes the towering male artist into the kitchen. He's now the chef de luxe and he's going to strut his stuff. He's going to show the assembled guests what it takes to be a good steak broiler.

"Is my broiler hot enough?" he inquires, genially but importantly. "Where's the garlic and the oil?" He grabs bottles and boxes from the cupboard. "Don't put that there. I must have that space!" The maestro bustles about, filling the entire kitchen with his virtuosity.

"Now, is it time to put in the steak?" Meaning, of course: Has everything been co-ordinated and made ready for the time when the work of art will have been achieved? Will the plates be hot, and the salt and butter handy, and the company gathered about the carefully arranged table to admire and almost burst with anticipation and envy? But who set the stage for this puffed male ego and enabled her husband, at the last moment, to preside as the kitchen prima donna?

One of my very nice woman friends, who always has what she wants in the way of appropriate and expensive things for herself and her home but who likes to play around with a knockdown chair, a bit of colored sacking, a tapestry needle, and some tacks, remarked blithely in my husband's presence that she got those wooden chairs with the lovely lines at So-and-So's and altogether, with *everything*, they only cost $1.49 each! "Why don't you do that?" brightly inquires my husband, in my friend's presence, of course. And once more I was made to feel that, although I was sharing my husband's financial burdens in a way that wouldn't have been expected of my grandmother, I was failing him in what he traditionally and instinctively expected of a wife.

The Myth of Emancipation

Even in Russia, where the major portion of a woman's time is supposed to be spent in factory and field and many of her home problems are solved by community kitchens and public nurseries, this problem of the homemaker who must also be breadwinner remains basically unsolved. Many questions flock to the mind of a wife and mother on reading about this strong Russian woman who leaves her children at a day nursery to go and do a man's work and manages at the same time to have marriage, a home, husband, and motherhood. Who prepares the baby for the nursery each morning? Who feeds it breakfast? When has the mother time to be a companion to her husband? Who darns his socks or, for that matter, tells him where they are, before she goes to the tractor factory?

When a woman brings home a pay check equal to her husband's, she is contributing infinitely more than her share to the welfare of the family, because her work goes on until long after she comes home, while his day is neatly divided between work and play. The old adage still holds. A man works from sun to sun, but a woman's work is never done.

Many times, egged on by Helen Woodward's *Through Many Windows* not to wash my own silk stockings and underwear — men don't do it, so why should women who hold down man-size jobs? — I declared my independence of such small-time drudgery. Before my last ten-per-cent cut, I didn't, at first, wash my stockings. I sent them to the laundry and let them rip. Then I went out and bought more. Then I hired one woman after another to come to the house to wreck them even more industriously than did the laundry.

"Why don't you get a competent housekeeper?" That was a constantly recurring re-

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frain in the suggestions of my friends. I knew from bitter experience that such a thing was not to be had. The old family type of retainer, half guest, half servant, is too great a social responsibility for a young couple under modern living conditions. Where will she sleep? When will we have any privacy? These are questions which prohibit such an arrangement. A full-time housekeeper from the employment agency, whom I was rash enough to take on in a moment of distraction, asked an exorbitant salary and ran up my other expenses as well. With wages for manual labor mounting and rewards for professional services dwindling, the best I could manage was a part-time household helper. And what of this modern part-time helper? I soon discovered that her mind, if any, was off where she spent the part of the time I wasn't buying.

The argument that foreigners will work more cheaply than Americans implies that you have time to train them. Not only did I not have time to train them but I found that Patty, in her progress from loop-handled spoons to roller skates, had acquired the gift of tongues. She clipped her words like the Chinese. Her gutterals were Finnish. She developed a taste for pink maribou boas from a pale negress who sang hotcha songs at the sink. Plainly, there had to be some other solution.

So I sent Patty off to boarding school, and my husband and I began to eat our dinners out, most of the time. The demands of my job often prevented me from seeing the child on her rare week-ends at home. And, on the occasions when I did manage to see her, she took on the glamour of visiting royalty and began to act accordingly. Then my friends accused me of spoiling my child, although when I sent her off to school they had thought it a selfish device to enable me to continue my "interesting career."

No doubt I did spoil the child, and this spoiling was a direct result of my feeling of guilt. I had broken away from the culture pattern of my childhood, which told me: Your child is all and you are nothing. At the same time, the psychologists — at least those of the behaviorist school — were advocating that all children be put in public nurseries and weaned from their parents almost at birth.

The overindulgence went on, the meticulous looking to the minor details of health and exercise, teeth, dancing and riding lessons. All this in a frantic endeavor on my part to "make up" to the child for what I instinctively felt she was missing in not having the old-fashioned home with several brothers and sisters or, at least, a suitable place where she could entertain her friends.

Socially, I was emancipated, along with my professional contemporaries. We no longer believed in an ornate display of possessions, or what Veblen called "conspicuous waste" and in only the most informal observance of the amenities. But, as every parent knows, it is comparatively easy to behave as an emancipated modern, quite cut off from the culture pattern of a past generation, until one has a child. For lack of time to furnish anything better, I felt compelled to support the genteel tradition for Patty.

I was at no time dominated by the comments of friends, although the whole social trend has recently been against the career woman. Isn't she taking a job that a man should have? Shouldn't she be homemaking? Wasn't I staying with my job because I liked the excitement? This last question was the most insulting to my intelligence. I had never cherished the juvenile illusion that newspaper work is one jolly round of meeting interesting people. There are only so many kinds of people, and in a reporter's life they soon begin to repeat. No amount of interest in my job could compensate, anyway, for the vitality I daily expended outside my home.

And So I Went Home

I NOTICE, as I look about me, that my contemporaries who went out on that wave of enthusiasm for the career woman, are dropping away, one by one, from the jobs they once thought so important. There is Alice, who headed the interior-decorating department in a large San Francisco store. "If I hang any more drapes," she told me last week, "it's going to be in my own windows." Nancy, who went, in a surprisingly few years, to a carpeted private office of her own as advertising manager of a fashionable apparel shop, has turned her job over to one of her male assistants, so that she can garden on her farm.

Now that I can garden, too, I do not quite know how I am going to buy all the imported bulbs I want. For the dressmaking I was going

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to do, I lack that gold lamé. And how shall I buy all the new books to take on my vacation? For that matter, how shall I finance a vacation? For once, my husband and I can go together, but perhaps we shall go to a less glittering place. Will he wish that I were financing my part of the trip? Will he be sorry that I quit my job?

There were many nice things about that career woman, vintage 1925, or at least about having the career. She could choose her husband as a companion, not as a prospective meal ticket. She could feel, in her pathetic 50-50 claims, that she was a person, not a pet to be cared for as one cares for a horse or a dog. A job was as good as a dowry, and it was nice to be financially independent. But it was not nice enough, I decided.

My own job, now an important one, brought daily increasing nervous strain. Jim, too, had gone ahead, even more rapidly than I. More than ever before, he needed a peaceful, well-ordered home to come back to at night. And I? I was still finding grocery lists in my purse, my pockets, and my office desk and trying frantically to reach a phone before two o'clock. At this point I saw that I must either slip backward professionally or get rid of my household reponsibilities altogether. Patty had complicated the picture by revolting against boarding school. "When the school is in your home town, you're supposed to be a day pupil," she informed me, firmly, and I saw that the herd instinct was engulfing us all.

I have here a scroll that I've been intending to take down and have framed. It was the gift of one of our civic-betterment societies for some constructive muckraking articles I wrote on slum conditions. It is getting dog-eared, now. And what is this I see in faint handwriting that is obviously my own? Not, I hope to God, a grocery order. No, it isn't. But even as I sat at that luncheon table, receiving the plaudits of my townsmen, where was the real me, the me who cared? Here is what I had scribbled on my parchment trophy: *Be sure to send Jim's gray suit to cleaners.*

As I write this, I am sitting at my study window. The sun makes a lacy pattern on the sill. I am waiting for friends to drop in for tea. My grimy golden-oak desk in the city room has been replaced in my home by an ivory escritoire to match my dressing table, and I dust it daily. I wash my own stockings and do not mind doing it in the least. I can take infinite pains in preparing the scene for one of His steak broilings and do not resent it. I even know how to prepare an authentic Italian dinner, herbs and all. A party for Patty is scheduled for tomorrow night. The new leisure, as far as I'm concerned, is here. I am not exactly what novelists describe as serene. My girlhood didn't prepare me for the world I encountered on my job. But certainly my years of participation in larger human affairs have enabled me to find a more creative life in my home.

Beside my telephone, which I must have been foolish enough to answer one day, I find an opera score, the relic of a recent matinee. I glance at it idly. Then suddenly my gaze is fixed. I scrutinize it more closely. What is this I have written? I strain my eyes unbelievably, in the bright sunlight: *Be at Administration Hall at 2:15, to give lecture to girls who want to be journalists.*

In an early issue:
"Farewell Suburbia,"
by Farnsworth Crowder

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Diseases of Darkness

The War on Syphilis and Gonorrhea

by **THOMAS J. KIRWIN**

IT IS DIFFICULT to assail too vigorously the policy of secrecy, evasiveness, and lethargy that has characterized our handling of venereal diseases in the past. Nor can we commend too highly the present nationwide campaign for a franker and more scientific treatment of these havoc-wreaking scourges of modern as well as of ancient existence. Of the many problems facing the American people today, none demands more urgent, courageous, and concerted action than the control and, eventually, the eradication of syphilis and gonorrhea. For eradicable they are — not in a year or a decade or, perhaps, in our century but (ultimately) when the processes of science and education have combined to eliminate them as they have stamped out other plagues that once ravaged the population.

Already these "diseases of darkness" have been dragged into the light and seen to be conquerable. The question now is: Shall we handle this gigantic but conquerable problem with frankness, fearlessness, and true American enterprise and with accepted scientific methods or shall we continue the ostrich-like attitude of the past and bury our faces in the sand, fearing to look the enemy in the eye and to engage it in mortal combat? For a fight to the death it must be. When even the most optimistic of our statisticians place the prevalence rate of syphilis at one out of every ten of the population, fifth on the list of the causes of death, and definitely on the increase, it is obvious to even the most indifferent that here is a menace that must quickly be brought under control if we are not to be a syphilis-ridden nation. And the picture is in no whit brightened by turning to the less publicized but more prevalent gonorrhea, the control of which presents to both the medical profession and the laity a challenge equally as great as that of syphilis.

The warfare against the venereal diseases has, in the past, been rendered unnecessarily difficult by a public prejudice and ignorance that have fostered silence and concealment and have made adequate handling of the diseases as medical problems impossible. It has been necessary to wage battle not only against the diseases themselves but against this prejudice. Their eradication depends on an aroused and educated public opinion and removal of the stigma of shame and turpitude that from time immemorial has attached to them.

II

OF THE TWO major venereal diseases, gonorrhea has, in all likelihood, scourged mankind for the longer time. Descriptions of a disease that was undoubtedly gonorrhea appear in the writings of the ancient Egyptians, Japanese, and Hebrews, as well as in the later works of Hippocrates. In the kingdom of the Pharaohs, amidst the glory that was Greece and the grandeur that was Rome, down through the Dark Ages and the splendors of medievalism, this dread malady pursued its implacable and ruinous way. Because of it thrones fell vacant and blindness filled the streets with beggars. But the childless monarch and the blind beggar were alike ignorant that their sorrows had a common cause — a microscopic organism, known to modern science as the gonococcus, or diplococcus of Neisser.

Gonorrhea is said to have been introduced to the American Indians by the Spaniards, who, in return, brought back with them into the Eastern Hemisphere its companion ravisher, syphilis, a disease apparently unknown in Europe until the return of Columbus and his explorers from their epochal voyage to the New World. Whether or not the disease is indigenous to America, and was imported by the Spaniards

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into Europe, there is abundant historical proof that, in the years immediately following the discovery of America, Europe was devastated by a terrible epidemic of syphilis in a peculiarly virulent form. Sailors and warriors, adventurers and merchants, traveling far and wide, disseminated the dread plague throughout the Eastern Hemisphere.

For many years gonorrhea and syphilis were regarded as two different manifestations of the same disease, a belief engendered no doubt by the fact that both diseases were known from earliest times to be contracted and propagated by sexual intercourse. Some of the most learned and justly esteemed physicians of the seventeenth and eighteenth centuries, notably the celebrated John Hunter, subscribed to this belief, and the weight of their authority perpetuated the error down to the middle of the nineteenth century, when a French physician, Ricord, demonstrated the difference between them. In 1879, Albert L. S. Neisser, a Breslau physician, succeeded in isolating the gonococcus, the specific organism that produces gonorrhea, thereby establishing by microscopic proof the fact that gonorrhea is a disease distinct from syphilis.

It was not until 1905, however, that the *Spirochaeta pallida*, the specific microbe of syphilis, was isolated by Schaudinn and Hoffman. Their method for detecting the spirochaete is known as the dark-field examination. A year later, Wassermann, Neisser, and Bruck perfected a test of the blood, by means of which the presence or absence of the organism could be established. In 1909, Ehrlich, a chemist who, like Neisser, had devoted most of his life to the quest, discovered an efficient means (salvarsan) of treating syphilis. Thus, in the first decade of the twentieth century greater progress was made in combating this ancient disease than had been achieved in the four preceding centuries.

III

SYPHILIS is undoubtedly the worst of all scourges, for if left untreated it not merely kills the body, as do other plagues, but before doing so is capable of injuring and enfeebling it through a lifetime of misery and suffering, during which mind and body gradually give way under the ever increasing burden it imposes.

There are three stages of syphilis: the primary, secondary, and tertiary. Its onset is more insidious than that of gonorrhea. The initial stage is marked by the appearance of a small, painless ulcer (chancre) at the place of contact, one to ten weeks after exposure. This, despite its innocuous appearance, refuses to heal under any of the common home remedies for similar-appearing trifling sores, a fact which may bring the patient to the doctor. If the disease can be diagnosed and treated at this stage, the chances for complete cure are, according to the general scientific verdict, 85 to 90 per cent. But, because the lesion is painless, a person may be honestly ignorant that he has the disease until it passes through the latent stage and appears, years later perhaps, in its tertiary and infinitely more terrible forms. Many persons, therefore, ignorantly or knowingly, fail to apply for treatment in the early and readily curable stage — a tragedy for themselves and for others. While every inadequately treated case of syphilis must be regarded as potentially infectious, the greatest emphasis, from the standpoint of communicability, must be placed on early syphilis and on syphilis as a complication of pregnancy.

If left untreated, the germs are distributed by the blood throughout the body, and six to ten weeks later the primary lesion is replaced by a characteristic body rash, usually accompanied by sore throat, fever, mucoid patches in the mouth, and other symptoms. It is in this stage that the sufferer is likely to consult a doctor. But just as likely he may seek the advice of a clerk in the corner drugstore, a quack, or a friend who has "been through the mill." The advice thus acquired may serve to abate the immediate evidences of the disease, but the subsequent effects will be all the more terrible. Sometimes, however, the generalized body rash is missing and the constitutional symptoms are so mild that, like the initial sore, they are easily overlooked or their significance minimized. This is especially true in women — hence one of the many common names for syphilis, "chivalrous disease," because no rash appears in 40 to 70 per cent of infected women.

The tertiary, by far the most serious stage, may follow the earlier stages almost immediately, or the germs may lie quiescent for many years. Any part of the body — skin, bones,

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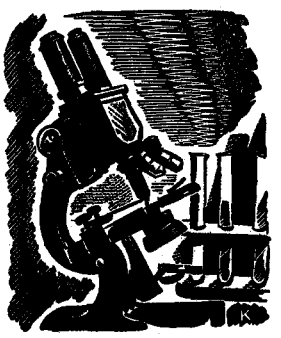
brain, nervous system, or vital organs — may be attacked, and many deaths attributed to other and more respectable causes, particularly heart disease, nephritis, and paralysis, can be credited to the "great masquerader." Among the chronic afflictions for which syphilis is responsible are such pitiful conditions as blindness and deafness, ten to fifteen per cent of all forms of insanity, and locomotor ataxia. The large number of stillbirths and miscarriages in syphilitic women is well known even to the laity. Most pitiful of all, because most innocent, are the many children born to a legacy of deformity, blindness, paralysis, feeble-mindedness, or early death, due to the machinations of the "pale spiral."



Syphilis can be positively diagnosed by the Wassermann test at any stage of the disease after it becomes generalized. Examination of the blood and spinal fluid is a proved necessity in the diagnosis and management of early syphilis. So also is the dark-field examination of the discharge from the syphilitic lesion, for the detection of the spirochaete. This can be readily performed by anyone possessing proper technical training and adequate laboratory facilities. The average physician does not have these, but, as laboratories are almost always available, the dark-field examination can be quickly done almost anywhere. In the early stage, when the dark-field examination is positive, is the most propitious time to commence treatment and effect a cure. Though the Wassermann test on the blood will eventually tell whether or not a person is infected, by the time the blood test is "positive" the infection may have gained such headway that only a long and expensive course of treatment can eradicate it.

Arsphenamine (salvarsan), discovered by Ehrlich in 1904, and the more recent neoarsphenamine are the established drugs for the treatment of syphilis. Newer experiments with diathermy and electric fever promise well for the future; but in the present stages of knowledge these must be looked on not as substitutes for but as auxiliaries to the established treatment with the arsphenamines, the "infection controllers of our modern treatment of syphilis," as Dr. John H. Stokes has correctly described them. The approved method of treatment is by one of several modifications of Ehrlich's original method, the intravenous injection of arsenical compounds. When the patient cannot, for some reason, be treated by this particular form of medication, other drugs are used. Bismuth and mercury, for example, are used in conjunction with the arsenical injections. The physician consulted will select the medication best suited to the particular case and will administer it in a manner adapted to the individual requirement. The patient's contribution to the fight against invasion of the disease is his co-operation and faith in the doctor and his belief in the possibility and reality of the cure.

IV

IT IS IMPOSSIBLE to emphasize too strongly the importance of the *continuous* treatment of syphilis during the first three to twelve months, for every day of treatment in the early stages, without irregularity or lapse, means less danger of relapse and fewer tertiary-stage victims. A complete cure usually requires at least eighteen months, but the infection can be rendered temporarily noncommunicable in a few days, and the therapeutic weekly or semiweekly injections do not interfere with the patient's occupational activities. These are among the encouraging features of the treatment. Less encouraging are the high cost of the arsenicals, the inability of a large percentage of patients to pay for treatment, and their reluctance to persist with treatment over the long period often required for successful results. It is not without reason, therefore, that syphilis has been called the easiest and the most difficult to treat of all diseases: the easiest, because we have a known method of diagnosis and a specific for its cure, if taken early enough; the most difficult, because of the failure of sufferers — for reasons of economy, fear, ignorance, prudery, or pure indifference — to present themselves for timely treatment until the later stages of the disease and to persist with the treatment for the necessary length of time.

Physicians, too, have not been blameless. Some, either from a false regard for the sensibilities of their patients or because they actually do not realize the importance of the

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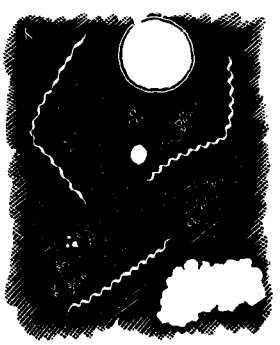
omission, fail to impress on those under their care the vital importance of adequate treatment. It is far better to overtreat than to undertreat this disease.

All too often, if a patient has attended faithfully for a reasonable period and repeated Wassermann blood tests fail to return positive findings, the doctor will assure him that the disease is under control and it will now be safe for him to relax the treatment. He fails to add, however, that, even when the blood has been negative for a long time, a similar test applied to the spinal fluid may show that the disease is still present and that it has progressed far enough to involve the nervous system. Thus, even when the blood is negative, not only to the Wassermann test but also to its various modifications (such as the Kline, the Kahn, and other tests), the "positive spinal fluid" is a presager of such tertiary manifestations of syphilis as locomotor ataxia, general paralysis, and certain other mental diseases.



If syphilis is diagnosed in its primary stage, when the chancre first appears and the blood is still negative, concentrated treatment for a year will usually suffice to prevent these disastrous tertiary manifestations. But when treatment is not begun until the second stage, when the spirochaetes have invaded the blood stream, two to four years of concentrated treatment will be necessary to assure freedom from the dread aftermaths.

Often the third stage of syphilis will be manifested soon after the second stage in patients who have had two or three negative Wassermanns and have been assured by the physician that they have been cured. Sometimes the doctor will discharge them with the request to return at intervals for examination, but they, thinking themselves cured, will fail to obey instructions. No patient should be discharged completely until the Wassermann test has been consistently negative in blood and spinal fluid for from three to five years. The further advanced the disease when treatment was begun, the longer should be the time permitted to elapse before assurance of complete cure is given.

How often does the physician hear the question, "When will I be cured?" And almost as frequently it is asked, "How shall I know that the doctor is telling me the truth?" These queries apply to both gonorrhea and syphilis, but the answer is not the same in both cases. For syphilis, as we have seen, the course of treatment must be much longer and the pronouncement of a complete cure must rest uncertain for an extended period. But the dangers of undertreatment are so great that anyone who really understands the importance of the repeated tests and patient repetition of the treatments will be willing to carry on faithfully until the battle is won.

V

A FAR MORE skeptical and pessimistic attitude attaches to the more prevalent of the two diseases, gonorrhea, owing to its unstandardized treatment and seeming hopelessness from the standpoint of reduction in incidence, since there is no treatment known today that quickly renders the patient incapable of transmitting it. The greater incidence of gonorrhea is due to the fact that the public has not been nearly so impressed with its dangers as it has with those of syphilis, with the result that victims of it are lax in seeking treatment and laxer still, after it has been sought, in complying with instructions and in persisting with treatment to the point of cure. The idea that an attack of gonorrhea is "little worse than a bad cold" dies hard, as does also that quaint but damaging notion that such an attack is an inconvenient but necessary part of the crop of wild oats that gay young blades must sow before manhood has been satisfactorily proven.

Somewhat of a defeatist attitude has been developed within the medical profession itself in regard to the problem of reducing the incidence of gonorrhea. I have heard it asserted, even by physicians, that it is better to contract syphilis than gonorrhea because the methods of treating syphilis are so much more scientific and certain. The expression of a bit of therapeutic philosophy such as this is nothing short of heinous and if taken seriously is likely to promote the most evil consequences. Instead of commending one such evil over the other, it should be the aim of every physician and intelligent layman to acquaint himself with the known facts of both diseases, condemn them

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both roundly, and strive unceasingly for their abolishment.

Gonorrhea may be described as a contagious inflammation of mucous membranes, due to a specific micro-organism, the gonococcus, or diplococcus of Neisser. This germ can attack the healthy mucous membrane anywhere in the body, but the common points of invasion are the genital passages and the conjunctiva of the eye. Eye infections are especially to be dreaded, as blindness is an almost certain sequel. The disease is propagated mainly by sexual intercourse, but it may also be contracted by contact with infected objects. It can be transmitted to others as long as there is a single gonococcus present.

Unlike the spirochaete, the gonococcus has not the power to invade the entire system. The infection it produces is a local condition, confined, ordinarily, to the genital and pelvic organs. The organism multiplies with fearful rapidity, however, and can penetrate to the remotest parts of the genital tract, setting up an infection that is capable of great persistence in its chronic form. One of the chief reasons for its tremendous dissemination is the fact that chronic gonorrhea, while able to produce an acute infection in another, may manifest very mild or even no symptoms in the infected person. Its nature may, therefore, be concealed from the carriers themselves and in many instances even from attending physicians. Women, in particular, are often entirely unaware that they have been infected, attributing such symptoms as may be present to that convenient catch-all, "female trouble."

No statistics on the prevalence of gonorrhea can be accepted without reservation, but the commonly heard statement that it affects men more than women in a ratio of sixteen to one is probably near the truth. It is a serious enough disease in men, but the results in women are incomparably more terrible, its eradication frequently requiring surgical removal of the sexual organs. Fifty per cent of all gynecological operations, it has been estimated, are performed for gonorrheal complications. It is one of the chief causes of sterility in both men and women and is responsible for a large percentage of blindness in infants. In addition to its toll of adulthood and youth, there are untold multitudes of children, girls especially, who fall victims to this distressing malady. Ophthalmia neonatorum (eye inflammation in the newborn) is caused by gonorrheal pus from the mother's genital passages infecting the baby's eyes as he comes into the world. This is the reason many of our States now have laws compelling doctors and midwives, irrespective of the social status of the parents, to instill a drop of a diluted silver solution (.5 per cent of silver nitrate or a germicidal the equivalent in strength of one of the other silver preparations) into each eye immediately after a child is born — a precaution that should never be omitted.

The symptoms of an acute attack of gonorrhea in a man are fairly typical, and can be recognized by anyone with ordinary intelligence. In a woman they are not always so obvious. The germs enter at the mouth of the urethra, the passage to the bladder, where they set up an inflammation by attacking the mucous membrane lining the urethra. The first indication of their presence is a pricking and burning sensation, three to fourteen days after exposure. Redness, itching, and swelling of the involved parts soon follow, with a discharge of thick yellow pus from the urethral orifice. In a drop of this discharge — when placed upon a glass slide, stained, and examined under the microscope — the trained eye of the physician detects the characteristic biscuit-shaped diplococcus known as the gonococcus. The glands in the groin may become enlarged and tender.

Unless promptly and properly treated, the acute attack subsides in four to six weeks into a chronic condition, which may produce a stricture of the urethra, seriously interfering with urination, or a chronic discharge. Although originally confined to the urethra, the inflammation may and frequently does extend to the delicate structures which lie above — the prostate, testicles, and seminal vesicles in men and the pelvic organs in women. On the integrity of these depends the victim's ability to reproduce. Transference of the organisms and their bacterial products to the blood is a frequent cause of arthritis and endocarditis, and the germs may so multiply in the blood stream as to produce septicemia and death.

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Emphatically, a disease capable of causing havoc such as this can no longer be dismissed, with a shrug of the shoulders, as a distressing but necessary evil of society.

VI

While, unfortunately, we have no specific for the cure of gonorrhea, as we have for syphilis, and no known treatment that quickly renders the patient noncontagious, the disease has, from the medical standpoint, one advantage over syphilis: it usually causes sufficient suffering and discomfort in the early stages to bring the victim to the doctor or clinic. This is of the greatest importance, since it is in the early stage that he can best be helped. All too often, however, the patient loses valuable time in attempting self-treatment.

In every case of acute gonorrhea it is of the utmost importance to prevent, if possible, the backward extension of the disease, if this has not already occurred by the time the doctor is consulted. The rapidity of this extension depends on the virulence of the germ and the patient's resistance to it. If seen early and skillfully handled, most gonorrheal infections can be limited to the front portion of the urethra, where they originate. Delayed treatment or neglect of instructions almost invariably results in serious invasion of the higher structures, with irreparable damage. Here the germs may nest for years, making the patient a constant potential source of infection to others. Could such involvement be avoided, the real seriousness of gonorrhea to the individual and to society would be eliminated.

There can be no routine treatment of gonorrhea. Each case must be controlled and treated individually. In general, treatment should be directed toward helping nature, by cleanliness, good hygiene, and adequate drainage, thus preventing complications. Strong antiseptics should be avoided, since they are damaging to the membranes and cannot possibly reach the organisms which have penetrated below the surface. Selection of antiseptics and their administration must be governed by the course and progress of the disease in the individual patient. The behavior of the patient is an extremely important element in the success of the treatment. Alcohol in any form and sexual excitement, mental or physical, must be strictly avoided. Strenuous exercise is prohibited during the acute stage. Building up the patient's natural forces of resistance and preventing complications are the main objects of treatment. If self-treatment is permitted, it must be carried out only after the patient has received full instructions in the handling of the medicines and syringes.

So far as eradication of the gonococcus itself is concerned the disease is practically 100 per cent curable in men and almost equally so in women. No one can predict just how long it will take each case to reach the point of cure. With the best of luck, the best co-operation, the best doctor, and an intelligent patient (an infrequent combination) it will usually require from six to ten weeks.

The pronouncing of a cure should never be undertaken lightly but only after exacting proof has been established. A cure should never be pronounced until (1) the urethral discharge has been stopped for from six to eight weeks, (2) a specimen of discharge, produced by massage of the prostate and seminal vesicles, fails to grow gonococci on a proper culture medium, (3) a complement-fixation test of the blood is negative. In other words, when there have been no visible signs of the disease for a period of approximately two months and culturing and serologic tests are negative, we can safely say that the patient is cured — but not otherwise. The complement-fixation test may remain positive or doubtful for from three to nine months after *apparent* cure, and during this time the patient should be kept under observation.

VII

Failure to halt the increase in venereal diseases, syphilis in particular, cannot be laid to lack of medical knowledge but, rather, to failure to apply the knowledge in our possession. Medical authorities differ little in regard to what needs to be done. Most of them agree that education and medicine are the only rational remedies and that the following are among the more urgent requirements for putting the entire program on a sound scientific basis:

(1) Routine blood

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tests in all prenatal cases, by both hospitals and private physicians, and competent early treatment of the syphilitic pregnant woman.

(2) Routine blood tests for every patient in every hospital and wherever else possible.

(3) Routine blood tests on all applicants for positions in the public service and for life insurance; also examination of employees in large industries and provision for treatment of those infected (as is now being done by several large industrial concerns).

(4) The reporting and recording of all cases under a more uniform system than is now in force.

(5) The tracing of sources of infection and prevention of its spread.

(6) The keeping of a close check on the activities of each patient, to see that he continues treatment and co-operates with the doctor.

(7) The making available, to private physicians and clinics, of laboratory facilities and antisyphilitic and other drugs in sufficient amount to treat all cases.

(8) The establishment of sufficient clinics to meet the present need, and the enlisting of enough capable doctors to man them and to care for the many patients who prefer to be treated by private physicians.

(9) The reconstruction of the majority of existing clinics, most of which are poorly organized and equipped.

(10) The re-education of physicians and public-health officials, to use scientific and up-to-date methods in the fight against syphilis and to secure greater uniformity in the management of gonorrhea.

(11) The education of the public in the nature, prevalence, and prevention of the diseases.

Only about 25 States now have so-called clinics for the treatment of venereal diseases. Competent observers say these are often poorly equipped and undermanned. Regarding gonorrhea, aside from the general social attitude there is usually an unhealthy hospital attitude toward the work. In fact, the clinical treatment of gonorrhea, under the existing conditions, is one of the most thankless and least inspiring phases of medical work, and considerable credit is due those who have persevered against the odds.

A tremendous amount of education is needed to remove the stigma of shame and moral turpitude from the syphilitic and to remedy the appalling misapprehension and indifference on the part of the public regarding these diseases. Despite the multitude of innocent victims (the number has been put as high as fifteen to 50 per cent for syphilis), the fact must be faced that a large proportion of these infections are acquired, now as they have always been, through direct exposure. Education, which influences conduct, has therefore an important place in the program for their control.

That the undertaking, in a country of 130,000,000 people, is a gigantic one none can gainsay. Other countries, however, notably England and the Scandinavian nations, have shown that the problem can be mastered. In Sweden, gonorrhea has been reduced 50 per cent in the last two decades, and syphilis has become a rare disease.

In the interests of a common humanity, as well as for our own personal security, all victims of these diseases must be treated. In one way or another, we all pay the cost. In the early stages they are sources of infection and if not adequately treated they will become public burdens in the later stages. A greater outlay of money for prevention and control will eventually mean less expenditure for the institutional care and treatment of tertiary-stage syphilis.

Only concerted action will enable us to succeed. This is not a battle for the few. Our vast population must be taught that only by the co-operation of everyone — physician, public-health official, and the individual citizen — can these virulent and ruinous scourges be conquered.

In an early issue:
"Science Whispers of Immortality,"
by Barclay Moon Newman

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Must We Have Inflation?

A Debate

I—The Printing Press Is Being Oiled

***by* REX PARKER**

I AM UNAWARE that most economists hold the belief that inflation is inevitable, but then I am not an economist — unless perhaps the converse is true and most of those individuals who believe in inflation are inevitably economists.

My thoughts are based on a rather cursory examination of the historical records of inflation in this and other countries and some observation of the characteristics of the American people and their leaders.

Webster defines inflation as an "undue expansion or increase, as in prices, etc.," and an inflationist as "one who favors inflation, especially of the currency by the issue of paper money."

Undue expansion and increase in prices we have. Undue because they were brought about by government policies — destroying some goods, restricting production of others; financing construction projects; distributing purchasing power through the bonus and relief subsidies to the States; and the purchase of gold and silver. The demand and consequent higher prices did not come from savings by the people but from an increase in debt, and a decline there must be when the motive power is withdrawn or reduced. The slight recession we are now experiencing doubtless is caused by the lower rate of government disbursements in the past nine months.

I think no one will deny that, if the government continues indefinitely to spend more than its income, inflation from the printing of money is inevitable; so the issue is confined to consideration of the possibilities of balancing the budget and what may happen if that is accomplished.

In my opinion the chances of balancing the budget and keeping it in balance are poor. There is no gainsaying that it can be balanced, but that would entail a substantial reduction in expenses and a widening of the basis of direct taxes. The present administration has shown extreme reluctance to take any steps that might antagonize a large number of voters. One eye, at least, is always on the ballot box, so we may expect a continuation of indirect, rather than direct, attempts to increase income and reduce expenses. The taxation of profits withheld by corporations was an effort to augment income without meeting the issue. It failed to produce as much as expected and may prove disastrous to corporation credit if maintained. A minimum-wage law is being proposed to force industry to take over the care of the unemployed. It must also fail to meet expectations. Whoever heard of selling a substantial amount of a commodity by *raising* the price? The recent intimation that the rich are avoiding taxation is reminiscent of the French inflation in the 1790's, when France's troubles were attributed to everything except the real cause — an excess of expenditures over income.

In short, my fear of inflation is predicated on the belief that the Administration will not exercise the enormous powers it has to control the inflation which it has generated until it is too late.

The Administration is in the position of a spendthrift who has inherited a business that is not at the time very prosperous; so, instead of

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exercising patience and self-denial, he borrows money to satisfy his expensive tastes — but firmly resolving to reform or at least pay back the money when business improves. Our government, too, is going to reform and balance the budget. Today? Oh, no! but next year certainly. Always next year.

II

BUT SUPPOSE by some fortuitous circumstance the budget is balanced. Will that save us from inflation? By no means. It would doubtless engender confidence, and soon the huge amount of purchasing power that has been created and is now lying dormant, owing to lack of confidence, would be utilized in an orthodox business boom to be followed by the inevitable depression. Then the real damage that has been done to the American nation by the numerous unfortunate precedents established by this administration will appear. Hereafter there will be no possiblity of a depression being allowed to run its natural course. Immediately there will be a demand that the government take steps to meet the emergency as was "so successfully done in the 'thirties." Is not present-day France a good example of this?

It is perhaps the belief of the New Deal that under a managed economy we will have no more depressions. Perhaps not, but depressions come from booms, and booms from the creation of debt at a rate out of proportion to the savings of the people. In the past few years personal debts have been reduced, it is true, but only by assumption by the government of even greater liabilities.

One of the worst features of the situation at present is the maintenance of extremely low interest rates, which are fostering an unhealthy growth in the purchase of all sorts of goods, from $5 up on time payments. Gilbart, in his *History of English Banking*, which records British panics or "periods of pressure," as they were called, from 1825 to 1875, points out that, while "the primary cause of each and all is the inordinate speculation begotten of the lust of gold," nevertheless in many instances it was low interest rates which forced people to buy inferior securities in an effort to obtain a return that they had been accustomed to receive.

In case it should be thought that there have been any material savings in recent years which would justify wide expansion in debt, the following figures are illuminating:

(In millions of dollars)

Dec. 31	Time deposits, Federal Reserve member banks	Savings-bank deposits, N. Y. State	Postal savings
1933	4,802	5,064	1,209
1934	4,887	5,154	1,207
1935	4,995	5,187	1,201
1936	5,181	5,243	1,260

The annual increase has been less than interest accruals would amount to at two per cent, which indicates there has been a net decrease in actual deposits.

Summarizing, I believe that this country, owing to the wild speculation of the 1920's, has been living beyond its income for years and that this administration will not have the guts to cut expenditures and increase taxes before government credit is impaired to the point where it will be impossible to meet expenditures except by the printing of currency. Also, that, if the budget is balanced, hereafter all depressions will be emergencies, so that when the next one arises popular clamor will be such that again the government will be forced to spend freely and that this country could not possibly meet a second business recession in such a way without resort to the printing of currency. We came very near to this disaster in 1933.

Lest it should be thought that this is nothing but a political diatribe, I should like to add that I feel confident that, if the rediscount rate had been marked up substantially in late 1926 or early 1927, the past depression would not have been of abnormal proportions.

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II—The Government Will Halt Inflation

by **RAYMOND HAMLET WHITE**

Is inflation inevitable?

The word *inevitable* may embrace a long or short period of time, but I suppose those who think it is feel that inflation will take place during the tenure of this administration or that the Democratic Party will perpetuate itself in office and inflation will then undoubtedly be forced on us.

In the first place I think we must take into consideration what are the duties and functions of a country such as ours, which has no external debt, a favorable trade balance, half the world's gold supply, an internal debt which is not large in relation to the population, taxes that are not nearly as onerous as those prevailing in other countries, and a tax base which could be widened considerably by reducing the exemptions allowed and by the imposition of taxes on federal and State employees now exempt.

In the position in which the United States found herself when this administration came into power, I think it can be safely maintained that it was its duty to spend money freely within the country on construction programs in the way of public works. In as much as it was unwise to lend further sums abroad, free spending on public works was much better than doing nothing, as a negative policy or reduction of public debt only continues to aggravate a crisis and does nothing to raise the internal price level, provide wages, and ease the debt burden of individuals.

Its duty at that time was also to inaugurate a policy of cheap money through the Federal Reserve banks and persuade or force member banks to reduce interest rates on deposits in order to encourage the public to enter the securities market; and it was also the duty of the Administration to insure an adequate currency base, all of which it did.

At this point, the government inaugurated the policy of increasing the price it would pay for gold to $35 an ounce, which seems to have caused all this inflation psychology which has since existed and is now causing so much uneasiness.

It is quite true that, by such a colossal subsidy to the gold-mining interests, there was a tremendous stimulation of gold production and that we have provided the world with dollars by buying this gold and have enabled the world to buy goods of us. It is also quite true that the metal industry, the rubber industry, and probably some other industries have received a tremendous subsidy by the rearmament program of various foreign governments, all of which has fostered and inflamed the fear of inflation in the minds of, firstly, those with money and, secondly, those who are obliged to purchase raw materials for manufacturing purposes.

However, I think that inflation was not so much an actual fact as a "psychology."

III

To return to the question whether we must inevitably have inflation. It would seem that those who so believe hold also that the Administration has no power to control it; but, if we carefully analyze what steps this administration has taken since it came into power, I think we can safely say that it has enormous powers to control it. A great many think that such regulatory legislation enacted by the Administration is solely for reform, but in that I think they are mistaken.

To assume that inflation is inevitable is to believe that the Administration will follow an unmoral fiscal policy and not have the courage to use the powers it possesses. For example: From March, 1933, to June, 1936, loans and investments of the reporting member banks of the Federal Reserve showed an increase of $5,600,000,000, hence at the annual rate of approximately $1,700,000,000. In the

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last six months of 1936, a further increase was only $400,000,000, which is less than half the annual rate, and in 1937, up to March 17, loans and investments of reporting member banks actually declined $233,000,000, which indicates that, from June, 1936, on, the government was no longer financing its deficits through banks and was, therefore, not creating new bank deposits; in other words, there was a reversal of policy.

The government has further restrictive weapons at its command, of which the following are a few: lowering of the tariff, additional restrictive federal regulation, elimination of stimulative spending, stricter enforcement of antitrust laws, and higher interest rates.

Finally, there is always the weapon, which will admittedly be hard to use, of lowering the price of gold.

Many other laws have been enacted, such as the railway labor act, the Wagner labor act, and the Washington minimum-wage law, all of which have features of control.

I maintain we shall not have inflation, because it is difficult to inflate a country which is in the position outlined in the first paragraph unless we resort to the printing press and put in circulation $2 where $1 would do the work. My contention is supported by this belief: Assuming there is a further material expansion in Federal Reserve bond-holdings or a very substantial issue of new government bonds, which would bring further temporary intensification of speculation, it would not be very long before we should witness a precipitate decline in business activity and commodity prices, simply because Europe would not follow us. Europe would not buy our goods and would quickly impose further import restrictions and exchange restrictions; in other words, after a temporary boom we should fall into another depression simply because we cannot inflate the country beyond a certain point. Business and industry will not absorb the credit unless, as stated above, more money is forced into circulation than is required to do the work.

The whole basis of inflation appears to be predicated on the fact that the government will do nothing but borrow money and spend it and, after its credit has broken down, will then be compelled to print money. This, I think, is a mistaken assumption, in view of the regulatory powers which it possesses and which it will have the courage to use.

A great many insist that the government cannot reduce the price of gold because of its deflationary effects, but I think this is possible, provided a new agreement or a rearrangement rather of the present tripartite stabilization fund, is made.

Next month's debate:
Astrology vs. Conventional Science,
by Dane Rudhyar and William Marias Malisoff

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College Women Face a New Century

by **MILDRED H. McAFEE**

HIGHER education for women in America is rounding out its first century. If popular opinion has validity, the first hundred years are the hardest, but it would probably be unwise to predict the exact moment at which academic life will become easier, for there is some debate about the first appearance of higher education. The founding of Mount Holyoke Seminary in 1837 marked such a distinctive turning point in women's history, however, that it seems legitimate to date the first century from that year. At the same time that Mary Lyon was getting her project under way, Oberlin College admitted the first women to its regular course leading to the baccalaureate degree. If, then, we may accept 1837 as the starting point for separate and co-educational higher education for women, it looks as though the second century were upon us. Presumably the worst is over, but actually the years ahead look almost as problematical as the ones behind.

There is no serious problem now of mere existence. Women are in colleges, and they bid fair to stay. It would be a well-nigh impossible task to impose sex segregation on American young people, since so many young women have come to take higher education for granted, as their privilege. It is conceivable that a thoroughgoing fascist state might send American women back to the kitchen, but some of us would make poor cooks. A few years ago, to be sure, it would have been hard to believe that German women would have acquiesced to a limitation on their opportunity for higher education. There is no reason to think American students have more zeal for learning or are less patriotic than young German scholars. They have, however, an educational and individualistic tradition which would be powerful deterrents to action which excluded our women from academic circles. A war might do it temporarily. War fervor took our young men in droves from college campuses and could probably do it again. Women would be no less responsive to enlistment propaganda. The World War commandeered them to a degree which causes anxiety to those who see a sit-down strike as the chief hope for peace. But the nation's demand worked in the direction of releasing new energies, opening new doors to women. It seems highly unlikely that an appeal, even in the name of patriotism, would commend itself to Americans if it included the request that half the population should agree permanently to limit its opportunity for education. Another war may leave us with no higher education for anyone, but it is safe to prophesy that, if there be any opportunities left after a cataclysm, we will find women claiming them with men.

The danger to be faced in the immediate future is not, probably, a threat to the existence of educational opportunity for women, so much as it is a threat to the quality of that opportunity.

II

MARY LYON had a Cause. Her academic descendants have plenty of purpose, but educating women has ceased to have slogan value. There is something extremely stimulating about a project which is on the defensive. It may make itself obnoxious but it runs little risk of stagnation. For a century, men and women have worked to make the higher education of women respectable. Having achieved 100-per-cent success, their cause now runs the risk of losing some of its original assets.

A new and controversial scheme dependent on popular support has to be self-critical in order to survive. One characteristic of the

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women's colleges and of groups of women in coeducational institutions has been their constant effort to demonstrate their equality with — or superiority to — other educational groups, mostly of men. This has evoked persistent self-evaluation and educational experimentation. We are still near enough to the origin of many women's colleges to feel the excitement of their adventuresome early days, when their mission was clear before them and their methods were being tested by trial and by surprisingly few errors. Now that it is generally admitted that women can have educational opportunities "equivalent to those available for young men," colleges educating women run the risk of leaving well enough alone. Every established institution is in danger of overvaluing its own past and of making yesterday's daring hypothesis today's axiom. It would be a terrible price to pay for respectability, if our colleges for women should lose their zest for new and better ways of working.

Respectability is increasing the numbers of college women and thereby threatening to deprive the modern student of the pioneer's sense of the importance of the job she is doing. There is a scarcity value to education, as to everything else. When a small group of students dared public ridicule to get a college degree, they valued it and its obligations more highly than most bachelors of arts do now. The modern college woman knows that she is one of a large, socially acceptable group. She feels little pressure to justify her decision to go to college. Her degree does not mark her as particularly courageous or unusually gifted. In fact, it is somewhat better form nowadays to deprecate the years spent in college as just "what everybody is doing" than to consider them uniquely significant. College students know they form a limited minority of the population, but, since they rarely come into contact with the rest of their age group not in college, they don't find much meaning in the statistics.

Questioning the value of an experience is not conducive to gleaning the greatest possible enrichment from it. Respectability thus endangers the zeal which for years has characterized our college women, on and off the campus. They have been leaders in worthy social movements, demonstrating a *noblesse oblige* which it has been hard to ignore. A century which marks the breakdown of the "exclusive privilege" notion of education is in danger of losing a stimulus to effective action.

The changing status of women in the non-academic world threatens to create a new problem for those interested in their higher education. When women were socially ineffective and politically innocuous, nobody cared much what strange ideas they might acquire, so long as they behaved like ladies. With increasing feminine influence in public affairs, women may find themselves less free to raise the questions and express the ideas which have been the lifeblood of their academic tradition. Recent attempts at red baiting in women's colleges suggest among other things that these institutions are being taken seriously, a fact which might complicate their academic freedom.

This liberty may be endangered from another angle. One wonders whether increasing responsibility for public affairs may make it harder to hold firm to scholarly objectivity and impartiality of judgment. Will the increasing number of women in positions of influence mean that practical considerations will begin to loom bigger than idealistic standards? Will alumnae eventually become advocates of stand-pattism instead of stimulating their colleges to daring leadership in social thought? The second century faces that risk.

III

It would not be fair to overlook the other side of the picture. If respectability has its dangers, it has also its conveniences. There is, for instance, the possibility that the education of women might begin to be recognized as worthy of financial support remotely commensurate with that for men. A surer prediction is that time need not be spent, in the century ahead, arguing about women's rights to an education. The energy which had to go into that, 100 years ago, can now be available for other causes.

Some of it will probably have to be spent on "winning rights," until society eventually guarantees men and women the opportunity to be judged as individual human beings rather than as representatives of a sex type. Some day the world will realize that life will be enriched when individuals are encouraged to fill whatever socially desirable roles their personal aptitudes make most appropriate, without sex discrimination. Colleges have a rich opportunity,

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in the years ahead, to continue their demonstration of the fact that women can be found to assume any kind of responsibility and that they can work effectively with each other and with men. College-trained women, especially the graduates of women's colleges, need only their undergraduate memories to assure them of feminine versatility and adequacy for varied tasks. We admit it. At the end of the first century, however, college women are not much excited about the war between men and women. The fundamental program of education is much more challenging than any feministic controversy.

Colleges, like other educational agencies, undertake to discover and disseminate values in our social heritage. They attract experienced and inexperienced scholars to a community organized for this purpose, and older and younger together work on this rewarding job. The student becomes the carrier of values, of points of view, of methods of approach to problems, to whatever community he joins after graduation. It is important that, as a disseminator of the values he finds in his college experience, he shall be as convincing as possible. Whatever develops his powers of thought, of sympathy, of wisdom is therefore of importance to the college which relies on him to make its corporate task effective. The student is the immediate end of the college purpose, but he gains importance because he is the means by which the ultimate purposes of the college are effected. He is an apprentice in the endless occupation of discovering and disseminating significant values.

Who cares today to try to argue that women can share this task? We know they can, because they do. Without wasting time on argument, they are free to get to work on the main job, discovering more and more truth about the world in which they live and spreading what truth they can discover. What more challenging cause could man or woman ask?

IV

THE HIGHER education of women is not concerned with self-evaluation to prove its equality with that of men. It enters its second century profoundly conscious, however, of the need of both men and women to improve their techniques for accomplishing this general purpose of education. The probability is that there is no single method for achieving the result. To assume that all colleges should adopt uniform procedures is to ignore the significance of the past experience of each one. There are historic circumstances in any established institution which permit practices there which would be wholly impractical, however desirable, elsewhere. To discount institutional idiosyncracies is to waste the accumulated experience of the years. Values are not discoverable in a vacuum, and the unique tradition of each college may make possible the discovery of unique values. The effort to agree on a uniform curriculum or length of term or method of instruction or type of student or faculty member to be admitted is, from this point of view, misguided. The understanding of the world in which we live is too gigantic a task to be accomplished by any one approach alone. The assumption that a particular academic organization or process is inherently the best way to educate youth minimizes the heterogeneity of the cultural values worth transmitting, as well as the variety of young people to be educated.

There is frequent and interesting argument about the relative merits of colleges and universities, of small colleges and large, of city and country colleges, of liberal and vocational courses, of coeducation and separate education for men and women. The difficulty with such debates is that they assume that one or the other type is per se preferable. The actual fact is that each has its strengths and its weaknesses. It behooves each institution to be on the alert to be the best, of its type, it can be. It will be a good day when each recognizes the limits of its own possibilities and sets out to do its own work in the best way it can devise for itself, without worrying about keeping up with the Joneses.

When an understanding of the world is the gauge of effectiveness, it is dangerous to discount the insights into certain aspects of experience which each type of educational institution provides. Society will become more comprehensible and more controllable when we learn to admit that what is sauce for the goose may be poison for another goose or for a gander who happens by. It is quite credible that there are some facts and some attitudes which every citizen should know. A major and interesting task for school administrators and teachers is

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to discover what those facts and attitudes are. Fortunately, neither school nor college is an isolated agency, working without relationship to other parts of a student's experience. What the student needs in his course of study depends in large part on what is lacking in his other associations to make him at home in the world. The way to make him effective in an increasingly large world depends in great measure on what his previous and extraschool experience is. It is theoretically possible for each institution to undertake to offer, to a widely assorted group of students, individualized courses of instruction, planned for each in terms of his previous and predictable interests and needs. Practically, we set up institutions each of which serves a somewhat different group. Similar institutions share their methods and their constituency.

It is the genius of some institutions, especially State and municipal universities, that they set out to introduce many types of students to the world about them. Other types of college limit their spheres of influence to a given sex, a given economic group, a given regional or ecclesiastical group. Others cut across group lines in their constituency and concentrate on methods of approach to an understanding of some aspect of the world and its values. They are "technical" or "liberal art" or "classical" or "progressive." There can be no legitimate quarrel with this procedure, which is a convenient administrative device. It is unfortunate, however, when adherents of one type of educational unit accept their device as the only acceptable one, belittling the accomplishment of the others.

V

We need not be concerned about the passing of the *noblesse oblige* tradition of an earlier educational era, if we can feel that students are becoming participants in the all-inclusive program of value discovery and dissemination. Without any feeling of privileged superiority, which has its dangers, the college woman can rejoice in the increasing number of those who are co-operating in enriching the world's store of understanding. The woman whose college course has introduced her to the world of philosophy, of history, of science will be aware of her privilege but will be alert to realize that she has but touched the fringes of comprehension of the world. The mill worker whose contact with her fellow laborers has introduced her to other values becomes a partner with the college-trained woman in completing the picture of a vast world, which neither understands in its entirety. When understanding is the end in view, there is no aspect of experience which fails to add something to the never ending quest. Life demands zest when one has been introduced to its boundless resources.

Students who learn to think in terms of a comprehension of a world as old as time and as wide as space will find it hard to be caught in a narrow-minded attitude, no matter how close they come to "practical" affairs. If the higher education of women fulfills its function and sends its students out to spread familiarity with values which make them feel at home in a wide world, there can never be too many alumnae in public affairs, nor can their closeness to crucial practical problems ever produce a deadening conservatism. On the contrary, the influx to politics and economic activities of an increasing number of such men and women may reverse the established trend and help the idealism of the college to become the reality of the market place. Men and women trained to believe in truth will demand for themselves and for others the intellectual freedom without which values are too distorted to be worth discovering.

The first hundred years are the hardest? So be it. The second hundred bid fair to be hard enough to be interesting and interesting enough to make life exhilarating for anyone connected with the higher education of women — or men.

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Dinosaur House

by **GORDON LAWRENCE**

A SMALL boy stood under the skeleton of the biggest dinosaur. He stared up at the huge bones, and the Thing looked as big as a house, and he thought: Once this creature actually breathed and walked, and it had a scaly, hairless hide like a lizard, and perhaps a little dinosaur followed it. Then he looked around at the goodly throng there gathered: the Triceratops, with its great armored mask with its three horns; the snarling flesh eaters, reared up on their hind legs like vast kangaroos; the bulky reptiles, cased in fantastic armor; and the ones bedecked with bony spines; and those others with smooth, leathery wings, like great bats. And many times thereafter he remembered that once these apparitions had been as substantial as his own body and had stalked through extinct forests or wallowed in long vanished swamps as casually as himself, promenading in dusty city streets. And always he found satisfaction in the fact that giants had stridden the earth when it was younger and that curious serpents had writhed in its waters and that weird creatures had flown above its treetops. That visit to the Hall of the Dinosaurs had given him an enduring impression of the prodigal variety that life has displayed in the procession of forms that have inhabited the earth.

Many a little boy has come away from the American Museum of Natural History with his head full of visions: of a black gorilla beating his breast in his wild celery pasture, with the green mountains of Africa for a background; of lion families at their lordly ease in tall, sun-splotched grass; of giraffes and zebras and long-horned gazelles drinking amicably in the thin shade of branched palms. Of the 2,491,000 persons who last year visited the solid mass of buildings whose fortress façadestretches 710 feet from Central Park West to Columbus Avenue in New York City, a great many individuals must have had their imaginations fired to the realization that the world of elevated trains and newspapers and millions of human beings is only a small part of the World.

It is impossible to say what memories any one visitor will carry from this greatest of American science museums. Perhaps the pink flamingos stalking on their long, broken-looking legs above their pot-like nests; the English beech glade, so fresh that one could almost lie down on that flowered grass; the sea turtle among the sharks; the cross sections of the Big Trees, ancient when the nation was young; or even the collection of domestic dogs, so lifelike that many a visitor utters a reminiscent, "That's Joffo," or, "That's Mike." Or it may be the hairy elephants, that only yesterday (as paleontologists count time) roamed the green forests of North America, or the life-sized model of the Queen Charlotte Island Indians breasting the surf in their 63-foot war canoe or the glory of the stars made manifest in the Hayden Planetarium.

Modern natural-history museums are perhaps the culminating expression of the impulse that makes some men covet ship models and others used postage stamps, that makes boys collect birds' eggs and crows carry off bright shells and steal teaspoons. But they are no mere storehouses of bones and shells and skins. They are the headquarters and workshops of explorers and scientists and artists who arduously search the whole earth for its treasures, bring them back for study, and then, with endless patience and craft, recreate the strangeness and beauty of the world for the rest of us to enjoy.

II

FROM THE days of the great Carl Akeley, the American Museum of Natural History has fostered the co-operative work of art known as the Habitat Group. There was a time when a

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mounted skeleton or a dressed skin stuffed with feathers, rags, or hair was the nearest similitude of nature that museums had to offer. Now, lions or lizards are shown in a replica of their natural surroundings, with a beautifully painted panorama background. One almost expects a paw to move or a dead leaf to fall.

Besides the animals themselves, leaves, flowers, and whole plants are brought back, with pieces of termite nests, stones, and even bottles of the surface soil. Photographs and paintings of the scene are made at the time the animals are collected. To the layman, the faded leaves and flowers would seem even less promising than the stiff hides and dry bones of the animals. He would be right, for practically all vegetation has to be fabricated in the Museum's studios, the actual collections being used merely as models. So, when you gaze at one of the panoramas in African or Indian Hall, you see a landscape in which the very veins of the leaves and the muscle ripples of the animals have been reconstructed singly and by hand. Some idea of the endless detail of this work may be gained from the fact that in the Gorilla Group alone, in African Hall, there are 75,000 artificial leaves and flowers. The making of one blackberry bush cost $2,000.

It is no wonder that Carl Akeley asked George Eastman for $1,000,000 when the latter asked Akeley what he needed to create African Hall. It is also no wonder that the American Museum of Natural History has just launched a drive for a $10,000,000 endowment fund.

It is already a treasure house, with some $30,000,000 worth of specimens within its walls. There are literally millions of separate specimens among the collections, which include the world's finest group of dinosaurs, the greatest of all collections of birds, and one of the three greatest anthropological collections. Only the South Kensington branch of the British Museum, among all the natural-history museums of the world, may be considered to excel the American Museum. As to birds, the American Museum has hundreds of thousands of specimens (of which 12,000 are on display), including specimens of 90 per cent of the 8,000 species of birds known to science and specimens of 85 per cent of the 28,000 known subspecies. There are 1,000,000 geological specimens, 3,000 meteorites, and 900,000 specimens of living invertebrates (to say nothing of quite a few extinct ones).

An inventory of the Museum would make curious reading. There are 3,000 gems — the finest collection in the world, including the Star of India, the most exquisite star sapphire known. There are 100,000 specimens of reptiles and amphibians and 1,500,000 specimens of insects. There are great trays of elephant skulls, filed away in good order. There are 13,000 human skulls.

With all these riches, the Museum finds itself cramped for funds to exploit them. In the great Expedition period, only a few years back, it was easy for scientists and explorers to find sympathetic backers with long checkbooks. Often the backer went along with the expedition. The Museum had 35 expeditions in the field in 1930. Now it has five.

The expedition days are not over yet, nor, it is hoped, will they ever be. But President F. Trubee Davison and Director Roy Chapman Andrews plan to put greater emphasis in the future on the better utilization of the vast material already at hand. When the Museum found itself, like most other institutions, gravely affected by the crash, it was obliged to curtail many of its activities. It even became necessary to keep a fourth of the exhibition halls closed every day, for lack of guards to patrol them. Now it is hoped to make available to the public as much of the hidden treasures of the Museum's vaults and basement as incoming funds will permit.

With the optimism of their tribe, the scientists of the Museum are already planning what to do with the income of the $10,000,000 endowment, when it materializes. Some is to go for adult education, some for new teachers and new curators, some for exhibits of a new type, such as the microvivarium — which shows living microscopic organisms gigantically enlarged upon a screen — and a public observatory near the Planetarium.

And what is it we hear from this specimen-filled office behind the great cases of bones and from that one over there and from that one? Only a familiar note, stilled for a little while but now renewed: an expedition to the Bushmen of South Africa, further field activities in Australia, an expedition to the Great Barrier Reef. . . .

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My Half-Million Dollars

ANONYMOUS

THE WILL of a wealthy Canadian focused attention last year on a competition which was variously labeled as a stork derby, a baby marathon, and a maternity championship. The competition itself and the publicity attendant upon it were almost universally condemned as against the public welfare. As a consequence, I have been exceptionally careful in the drafting of my own will which otherwise might, in the course of time, be as soundly condemned.

I have had expert legal advice and I have discussed the plan covered in my will with clergymen and with others engaged in social-service work. Their opinions have been valuable to me, but it is by the general public reaction that the plan will succeed or fail. In presenting an explanation of it to the readers of THE FORUM, I feel that I am tapping a peculiarly sensitive source of public opinion.

I am setting aside the sum of $500,000 to provide the connecting link between childless homes and homeless children. The money will be spent within my own community, but I want it to be so wisely spent that men of means in other communities will become interested.

For, no matter how large or how small the community, the most tragic figure in it is the orphan. The community, as a community, can never hope to give the orphan those things which are the right of every child. The community, as a community, does not have what the child needs. The best that human kindness and the human heart have been able to provide is the orphan asylum. Through that institution, we offer physical protection and physical care to those who are helpless to provide for themselves; but a community cannot love an orphan.

It is there that we fail. If there is one thing that a child needs above all else, it is love. A child has to feel that his existence is necessary to some other person's happiness if that child's personality is to be complete.

We shall always have orphans, and it is looking too far into the future to imagine a day when we shall not have orphan asylums. As long, however, as the institution is not the perfect solution of the orphan's problem from the standpoint of the orphan, it will not be the perfect solution from the standpoint of the community.

Scarcely less tragic than the orphan are the childless people who desire children. Many such individuals have sublimated the parental instinct into valuable work for the general good. But the fundamental human problem remains unsolved even in such cases. The natural parent needs a child to love and to guide, to plan for and to protect. Thwarted in that, the natural parent — like the unloved child — is less than a complete personality.

II

I PROPOSE by the terms of my will to provide $30 a month for any childless couple adopting a child from an orphanage in my home city, the payments to continue until the child reaches eighteen, at which time the payments to the foster parents will cease and the child will receive $300.

That, in brief terms, is my idea. Standing thus, I realize that the plan has dynamite in it. Without the proper safeguards, it could be as dangerous as the Canadian will which proved so unfortunate a use of money that might otherwise have been constructively spent. I have tried, however, to look into the years and see the practical working out of the plan, throwing about it defenses against possible evils that suggest themselves.

The foster parents must have been married at least five years at the time that they make application for a child. They must be childless, must be capable of passing a physical examina-

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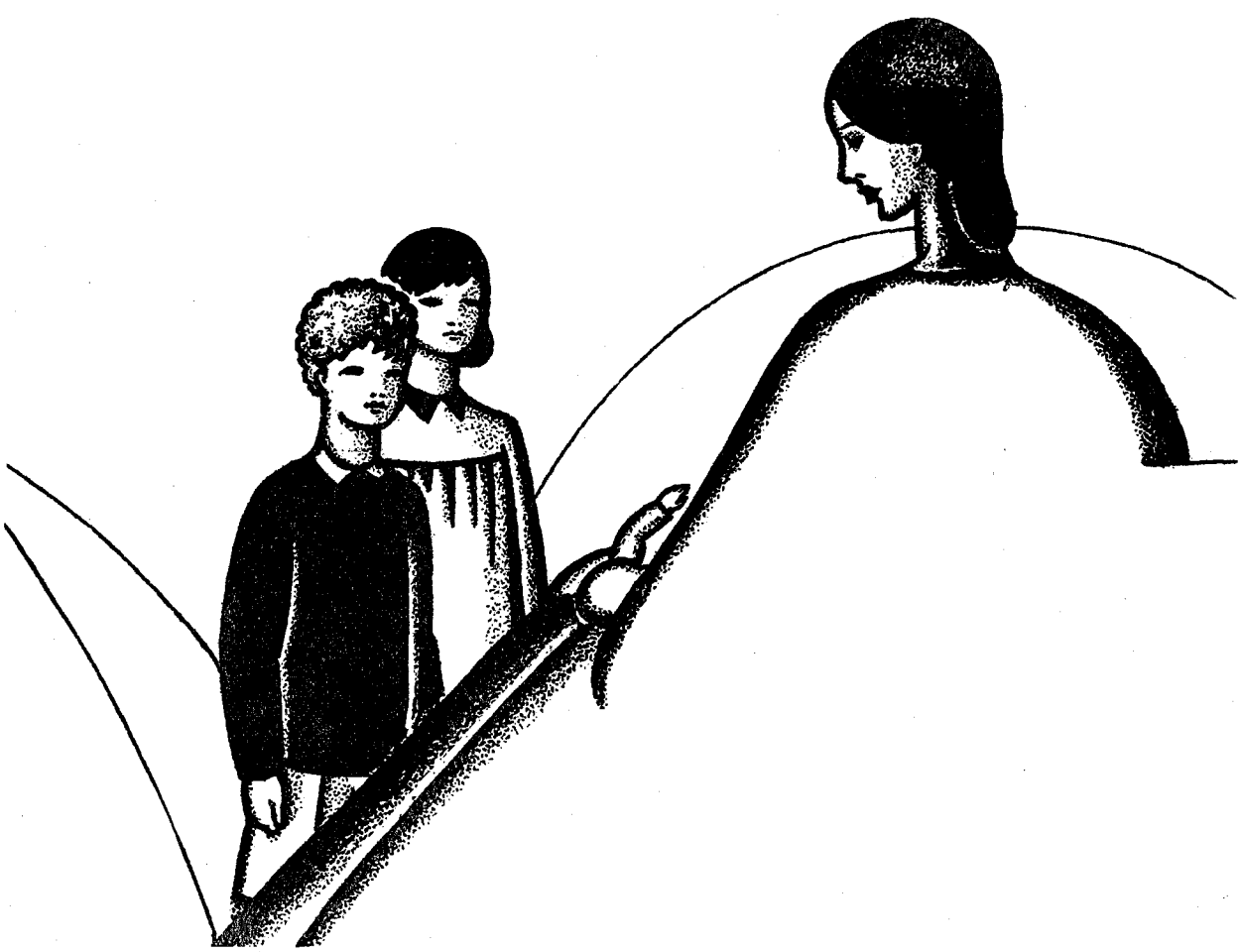
tion (limited and providing against certain specified diseases), must have an income of at least $2,000 a year, and must be residents of my home city for at least three years prior to filing their claim. They must be American citizens and must otherwise fulfill the conditions laid down by the institution to which they apply for a child.

It is my belief that the hazard of divorce is considerably lessened by requiring eligible foster parents to be married for five years before qualifying under the plan, that sufficient time has been allowed for parental instincts to be fully developed, and that the married couple has had ample time to determine the possibility or advisability of having children of their own.

The other conditions imposed are precautions against what is commonly called chiseling. There are people who would adopt a child in order to obtain $30 a month. I wish to eliminate such people, even though I realize that the necessary fences which I erect for that purpose will also bar many desirable people. I deeply regret that.

Many persons with a child or two of their own could offer an excellent home and the companionship of other children to an adopted child; but for every one such home there would probably be ten homes where the sum that I have set aside for the orphan would be used in greater part for the other children and where the adopted child would still be an orphan. Foster parents, therefore, must be childless.

The provision that the family income must be equivalent to $2,000 a year has given me more concern than any other. I have had my attorneys define *equivalent* as it pertains to farm communities and other regions where income is only partly in cash — and I have set up certain key figures, based on present commodity prices, which will serve as a guide to my executors. If any inflation or deflation of the future materially changes the value and the purchasing power of the dollar, my executors will be free to change that $2,000 figure in proportion with the change in the key figures. Against present-day conditions, however, an income of $2,000 a year is the yardstick for



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qualification under the terms I have outlined in my will.

I realize that there will be some bitter feeling about this provision, just as I realize that the provision itself eliminates many worthy and deserving people from participation in my idea. I cannot afford to forget, however, that I will be a dead hand touching the affairs of the living. There are certain risks that I do not care to take.

I do not believe that the $30 a month that I offer would be an inducement to a couple with a $2,000 annual income to take a child into their home that they would not otherwise want. The amount, purposely, is not sufficient to make a difference in the living conditions of the foster parents when the added needs of the child are considered. Persons with incomes below $2,000, on the other hand, might be able to add a member to the household without making any changes in their mode of living and might, conceivably, be tempted by the $360 a year into taking on a responsibility that they would be badly equipped to fulfill.

I was a very poor man before I was a wealthy man. I can be a realist about such things, even while regretting the necessity for being a realist.

The condition that participants in the plan shall be residents of my home city for three years prior to filing their applications is designed to guard against the possibility that transients might take up temporary residence in order to qualify for benefits unobtainable in their own communities. This provision becomes more understandable when you consider the fact that I can hardly impose any conditions of residence, after adoption of a child, on people who may find that continuance of their personal income necessitates moving to another city.

The other conditions that I have laid down are routine. The foster parents of an American child should be American citizens and should be free from certain deadly diseases. Since I have no authority over orphan asylums, I defer to their adoption rules in my will and state bluntly that the institution has the final word in qualification and that an applicant must meet the requirements of the institution in order to meet mine. (My attorneys, however, have foreseen a possible complication and are defining an orphan asylum very carefully in order to rule out any "phony" institutions which might spring up.)

III

THAT, BRIEFLY, is the plan and the skeleton framework of its legal structure. The human development is more interesting and infinitely more important.

I have been asked by those with whom I have discussed the plan, "Why the cash inducement?"

It seems to be the invariable first reaction that my plan fails there, that I am bribing people to adopt children, and that it is against nature and against reason that the plan can succeed. I thought of that objection myself before anyone else had a chance to raise it.

The truth of the matter lies deep. People who bring children into the world have months in which to consider the *inevitable*. During those months they devise means to meet the inevitable, economically and otherwise. Their thinking is of the positive kind, thinking shaped to a fact.

People who consider adopting a child may go through months — and even years — of considering — but it is not consideration of an inevitable, merely consideration of a possibility. Such consideration carries with it no necessity for devising means, and it is not positive thinking. Too often it is merely a matter of mental tightrope walking, a process of staying forever in the middle, where balance is easiest.

One of the great fears of prospective foster parents is that they will not be able to stand the expense, that "something may come up." Prospective natural parents, of course, have the same fear, but they do not have the alternative of avoiding decision.

By providing monthly payments in my will, I am taking care of the financial hazard of the adopted child. I offer no bribe because I have been careful, as I explained previously, to restrict the number of people who may qualify. The people who will adopt under my plan are people who have been kept from adopting children because of real or imagined financial inability to carry an added expense.

In many cases of persons considering adoption, the wife works. She would surrender the job for a child, gladly — but the double advent of a reduced family income and increased expense precludes it. My plan fits such cases per-

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fectly, and there are many cases like that.

"Thirty dollars a month is too much." I have been told that, but I do not believe it. A child must be fed and clothed and cared for in illness. He must have proper schooling, and there must be provisions made for his future. My available money might provide for a greater number of adoptions if I consented to cut the amount to $20 per month. I have not been convinced that it would be wise.

In my business career I have seen many brilliant plans fail because some cautious commander trimmed his expenses to the hairline of what he deemed "sufficient." The car that I drive has potential speed that I will never use, but it is the possibility of great speed under the hood that makes it so effortlessly smooth at the moderate speeds that I prefer. I feel the necessity for such excess capacity in most of the affairs of life.

I have been asked, too, "Why the three hundred dollars to the child? Few parents provide as well for their natural children."

My only answer to that is that no set of plans or restrictions can function perfectly. I am going to place orphans in the hands of foster parents whom those orphans have not chosen. I am giving them, at the same time, the key to ultimate release if the arrangement is unhappy. The sum is small, but my lawyers are arranging so that no one save the child himself may have it. It is a sum sufficient to give a boy or girl a start if his home life is unsatisfactory, and I am certain, through long contact with youth, that no youngster will use his bequest to desert foster parents who have made him their own through the years they have shared.

It is my sincere hope that the $300 "safety valve" sum will provide greater happiness and opportunity in the majority of cases and release from unhappiness in a small minority. I have no other purpose in providing it. I do believe, however — without specifically planning to that end — that the example set by the fund will result in many parents' setting up trust funds for their natural children, in the perhaps sentimental determination that orphans shall not be better remembered. If so, the result will be a happy one.

IV

ONLY ONE objection to the plan has caused me concern. Several clergymen have expressed the belief that I am establishing a bonus for birth control, that I am encouraging adoption at the expense of parenthood by making the adopted child a financial asset rather than an expense.

If I believed that, I should abandon the plan. I do not believe it for several reasons:

Normal people capable of bringing children into the world will always prefer a child of their own flesh and blood, regardless of expense.

Motherhood is an instinct, and a woman who desires a child will usually desire the experience, in spite of all the fears and doubts that may accompany that experience.

By specifying the condition that the foster parents must be married for five years before qualifying, I am removing the "birth control bonus" feature. If the couple can have children and yet do not have them in five years, they are already birth-control converts without any inducement.

Those three reasons constitute my denial. I prefer a more positive line of thought. It is my experience that people who have a youngster around the house for even a short time are converted forever from whatever objections they may ever have had to children. Children have a power over the human heart, and the grip that they exercise on the affections cannot be explained to anyone who has never felt it for himself.

I am firmly convinced that, where persons capable of having children adopt a child under my plan, they will never be satisfied until they have a child of their own to keep it company.

You will note that I am silent in my will about any children that the foster parents may have after adoption. It is a matter which I could not hope to control and which I would not control if I could. I believe that many children will be born who would not otherwise have existed, because orphans have taught people the joy of having children.

The major objections stop there. I have encountered many minor problems. The investment and the disbursement of funds is a complicated matter and would provide material for a technical article in a banking journal. The legal moves necessary to bring the plan safely under federal and State inheritance laws would make a dry narrative. I have spent several years in working out the plan, and it is not yet perfectly drawn.

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Many people, of course, wonder why it must wait on my death, why I do not put it in operation during my lifetime. The answer is all too simple.

I am a soft-hearted human being whose feelings too often outrun his judgment. I can lay a plan with cool foresight and hedge it with protective clauses. I could not administer it as I will insist, legally, that it be administered. When appeals were made to me, I should probably make exceptions to my own rules. The exceptions would impair the operation of the plan. If you tell me that I should have greater confidence in my own will power, I shall agree with you humbly but I shall still lack that confidence.

I am no longer young but I am healthy and I love life. It may be many years before you read of my will in the daily papers. When that day comes, I hope that you will not feel as people felt about the Canadian will. The time to voice your criticism, if you have any, is now.

I believe that any child is a human creature by birth and an orphan only by mischance, that he is entitled to love and understanding and to the feeling that his existence is vital to some other human being's happiness. I believe that the childless home is as great a tragedy as the homeless child and that the community can afford neither.

I am putting $500,000 behind the idea as I have outlined it. It is not money enough to do the job adequately even in my own city but it is a start, and the idea may win itself further support. I believe so and I hope so — but public opinion is the vital factor.

If you had $500,000 to leave behind you, apart from all reasonable needs of those depending upon you, would you do as I am doing? Could you improve on my plan as it stands and make it more useful?

A dead hand guiding human lives can be a great evil, but sometimes the hands of the living also fumble. How can a man be sure?

The author cordially invites criticism of this plan, in care of THE FORUM

The Letter

I think if I should die tonight my ghost
All in the early morning would arise,
Descend the stair to execute this boast,
And fumble for your letter where it lies.
And grasping it in terror it would go
Back to this room, and weep, if it could weep,
That you, with power over death, were so
Laggard when far, immutable and deep.

All in the early morning I arose,
Went down the steps and sought your letter there;
And seeing it, my eyes quick found repose,
But not my heart; and hurrying up the stair,
I wept for joy, and could not read for tears,
Yet felt the sudden falling-off of years.

Charles Norman

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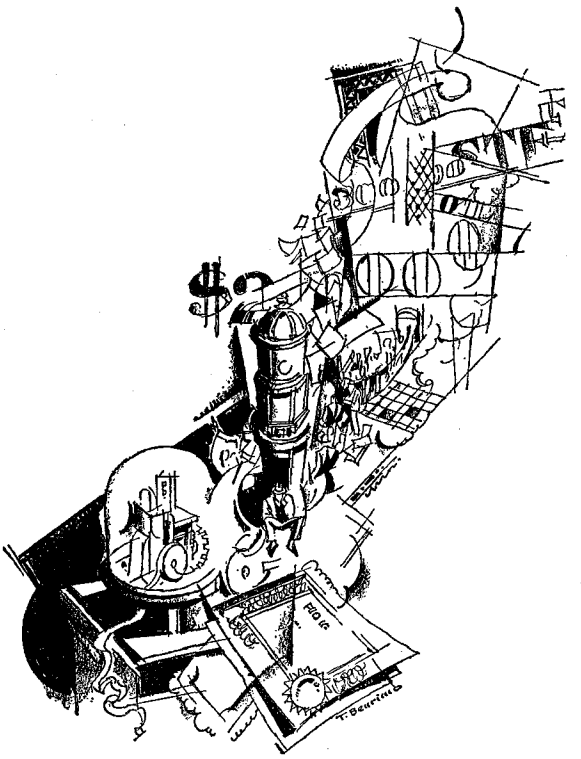
The Demon of Debt



by **RICHARD DANA SKINNER**

In all the terror and turmoil and deep distress of the economic fiasco since 1920, in all the demagogic shoutings, in all the profundities of economists, and above all in every gory prophecy of the struggle between capitalism and communism, one all-pervading fact about capitalism itself has remained submerged. It demands a thorough airing, in all its stark simplicity. The fact is this: that modern capitalism is an economic house inherently divided against itself; that, instead of capitalism representing private ownership of goods and nothing more, it has divided itself into two mutually injurious types of owners — those who do own goods and those who own debts against those goods. We all recognize the surface fact but we ignore its implications, the deeper fact of the "divided house."

We prate merrily about co-operation, and ignore the very thing which makes co-operation in the large sense inherently impossible. We bemoan and decry and deplore the volume and amount of debt but we refuse or do not dare to stop and examine the nature and meaning of debt. We say the debt structure is too high but we never ask whether it is honestly necessary to have any debt structure at all. We take debt for granted. It is too fast rooted in our habits, too massive and imposing to invite a resounding challenge. Yet, if we did spend a few minutes of honest thinking about debt, we should see that the only salvation of ownership capitalism, the only truly conservative crusade for those who believe in private ownership of goods, is in seeking to eliminate the conflicting concept of debt entirely, to replace a divided house, destined to fall, with a united house in which private ownership is the common enterprise and ambition of each and all.

The trouble with most of the economic thinking of today is that it deals with secondary facts and forgets first principles. Our conservatives are too lazy to ask just what it is they want to conserve. Our conservatism has become merely a flabby state of emotion. Our accepted economic processes are about as sensible as the physiological processes of the man who eats too much and then dangerously overexercises to reduce weight, who takes six cups of coffee to stimulate him and then has to take two sleeping tablets to insure a night's rest. We think constantly in terms of correcting chronic poor health, of balancing sedatives against stimulants, of curbing one excess by its

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opposite. Our economic textbooks and tracts are one endless search for a formula to "regulate debt." We never ask the much simpler question: Why not seek an inherently sound capitalism, based solely on the private ownership of goods, in which all "financing" will be on the basis of joint ownership, shared responsibility and shared risk?

This question does go back to first principles. It does state what we want to conserve. It does drive toward the unity and common interest on which any enduring society must rest.

The case against debt can be very simply put. It has nothing to do with the furies of the demagogues. What they denounce are the moneylenders and the interest rate. The real case against debt cuts much deeper and cuts both right and left, against borrowers quite as much as against moneylenders. Briefly, debt debauches the integrity of ownership in every economic upswing and then disintegrates ownership in every downswing. Since private ownership is what capitalism is supposed to conserve, we can say that debt is the most subtle and persistent enemy of every moral value in capitalism. This is the real case against debt, as the honest and conservative capitalist ought to see it.

Borrowing Giveth Wealth

How does our experience support this case? Suppose we take up first the debauching of ownership during a boom. That is the side which the demagogues never mention. The case of a small farm owner illustrates the point rather neatly. He owns outright a tract of wheat land currently valued at $1,000. Wheat now brings $1 a bushel on the farm. At this price, a year's operations show the farmer a net profit of $100 over and above all costs, or ten per cent on his $1,000 investment. The farmer now looks covetously at a neighboring farm of equal size. It can be bought for $1,000. But the farmer has no cash of his own. With a pencil and pad he feverishly figures that, after paying six-per-cent interest on a purchase-money mortgage, the second farm tract would still show him a profit of $40. This, with the $100 from his present tract, would make a total annual profit of $140, or fourteen per cent, instead of only ten, on his personal investment of $1,000. Besides — and here his imagination grows rosy — if wheat should climb to $1.50 a bushel, each tract would clear $150 a year above expenses, or a total of $300; so, after deducting fixed interest of $60 on the mortgage, his net profits would rise to $240, or 24 per cent on his personal investment. Twenty-four per cent! Beneficent indeed is debt! The honest farm owner succumbs. With his pride in outright ownership thus hilariously debauched, he sets out for the bank. Wonderful things, banks!

These are the simple facts back of nearly every long-term debt created in our supposedly complex economy. Necessity loans are different, of course. But the greater part of long-term debt originates in the simple, enticing fact that debt — because it remains fixed while all else moves upward — permits a doubling or a trebling of percentage profits on one's own personal funds. The economists and bankers and brokers call this "leverage." No one in his senses (aside always from necessity) borrows with the deliberate intention of losing money: he borrows to increase his percentage of profits. He borrows to satisfy his greed for a higher return than he could get from outright ownership or from sharing profits with a partner. This is where and how debt destroys the integrity of simple ownership in business upswings. It is as true of railroads and industries as of farmers and landlords. It enlarges the channels for greed, drawing energy and interest away from the simpler, constructive virtues of thrift and creative work.

Moreover, the lender himself loses ground in upswings. To be sure, he has theoretically shirked all the risks and responsibilities of ownership. But he pays a high price for that irresponsibility. He lends $1,000 to the farmer when wheat is worth $1 a bushel. His annual interest is worth 60 bushels. But, if wheat does climb to $1.50 a bushel, then $60 of interest will now buy only 40 bushels. The lender becomes poorer in power to buy goods, while the borrower is piling up percentage profits on "other people's money." That is why, if we are honest, we must admit the inherent opposition of interests between owners and lenders. That is why the modern capitalistic house is literally and precisely divided against itself. The money-lending capitalists lose while the money-borrowing owners gain. Thus debt in a rising cycle is injurious on two counts: the debauching of owner integrity and the creation of antagonistic divisions within the community.

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And Presently Taketh Away

This brings us to the appalling disruption and disintegration of private ownership when fixed debt begins to bulge against declining business and prices. This is the familiar caviar of the demagogue. The farmer finds that "leverage," once so beneficent, can work two ways. Wheat, after rising to $1.50 a bushel, suddenly falls to 80 cents a bushel. On this basis, each of the farmer's tracts brings him only $40 above operating costs — a total of $80, out of which he must still meet the "fixed" interest of $60. His year's work now nets him only $20, or two per cent on his personally invested funds. If he again uses his pencil and pad, he will find that he would now be twice as well off if he owned merely his single tract outright. He would be getting $40 instead of $20. He begins to listen eagerly to radio speeches attacking usurers and high interest rates.

But the next year, when wheat falls to 50 cents a bushel, brings the real climax. Now each tract yields only $20. (As an outright owner, let us remember, he would still be getting two per cent — not much but something!) Both tracts, combined, yield only $40, but "fixed" interest remains relentlessly at $60. He has worked a whole year, only to lose $20. If he can not raise the cash, his lender is entitled to foreclose. To make matters worse, land values have fallen with the price of wheat. Each tract will now sell for only $500. The two tracts are sold to pay the debt, and the farmer has lost everything. A new owner steps in. The cycle is complete. The proud but debauched yeoman of yesterday, with his dreams of 24 per cent thanks to "other people's money," now goes on the dole, landless, penniless, and ready to vote the "international" moneylenders (savings-bank depositors and insurance policyholders) off the face of the earth.

But this is not the end of the matter. Something else happens to widen the internal division in the capitalistic house. The moneylender, who lost while the owner-borrower was gaining, now more than recoups his temporary loss. His $60 of interest (while he gets it) will now buy 120 bushels of wheat, 100 per cent more than when he made the loan. Each dollar of principal (if he forecloses) will buy twice as much land as before. No matter how many euphemisms we apply to debt, it never has been, never can be, anything but a force, within capitalism itself, destructive of every moral and economic value of private ownership. Debt divides and demoralizes everything it touches. It is so adept and subtle an enemy of the integrity and stability of private ownership that its mere existence in a so-called capitalist society is quite the most astonishing paradox west of Moscow!

Yet it not only exists; we not only tolerate it: we embrace it, cherish it, nurse it tenderly, make it imperative by law for trust funds and savings, wait breathlessly in a depression for the good news that "credit is expanding again," and devote our entire energy to propping up an economic house that is split wide open — instead of building a homogeneous house of outright private ownership. There is no novelty in recognizing that extreme indebtedness is a danger. But our pitiful and tragic blindness is in not seeing that debt is inherently (and not just accidentally) destructive of true capitalism, that the size of our debts relates only to the size of our danger and not to its innate quality. Debt is always, by its very nature, a fixed substance in a fluctuating organism; and usury, by its nature, is not an "excessive" rate of interest but the principle of a fixed rate, however high or low. These are the realities our economists must face. Private ownership, whether of land or utilities or railroads or industries, cannot exist indefinitely side by side with debt. Until the conservatives give their undivided energy to devising a private-ownership economy without debt, the day of the totalitarian state draws closer and closer. Ownership, when imperiled, instinctively gravitates to strong hands — so that every time our debt system disrupts private ownership the hue and cry goes up to place ownership in the "strong" hands of the state. Here we have the origins of both fascism and communism.

Getting Rid of Debt

In this brief article — a mere black-and-white statement of one of the most basic of all our economic problems — I am not concerned overmuch with meeting all the classic arguments of the debt economists. I am fully satisfied that a nondebt capitalistic economy is feasible and that its operations would hasten rather than retard a rise in the standard of living. It would certainly have an inherent stabil-

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ity incomparably more enticing than the present continuous and inevitable warfare between ownership and debt. Moreover, a nondebt economy would not be a precarious "middle ground" experiment between capitalism and communism. It would be the first expression of true and uncompromising capitalism in the history of the industrial era. For present purposes (and to initiate a new line of economic thinking), it is enough to indicate some of the main outlines of a method for gradually eliminating long-term and mortgage debt without serious disturbance to such important groups as savings-bank depositors and insurance policyholders. The possibilities of creating a nondebt commercial banking system are equally important but much more technical and not necessarily involved in the first major step of tackling long-term debt.

In its simplest terms — as the layman would recognize them instantly — a nondebt capitalism would mean the financing of enterprise, whether landed or industrial, entirely on the equivalent of a common and preferred stock basis, instead of through a combination of stocks and bonds. The preferred stocks would be the medium for investment of savings banks, insurance, and trust funds, also for the more conservative individual investors. At first thought, this is not a radical departure from present-day ideas. But the implications carry far. Stockholders are owners; bondholders are creditors. A company financed entirely by stocks is a company of exclusively ownership capital. It has no capital creditors. The owners can never lose their stake in the property through foreclosure. Yet the provisions of preferred stock grant a certain seniority of interest in ownership which gives the careful investor the relative safety he is seeking. The same principle applies to land mortgages.

The actual case of a prominent manufacturer provides a simple illustration of the difference between preferred or senior ownership and the holding of bonds. This manufacturer wished to retire from active business. He sold his majority common-stock interest in his company to a new group of owners, accepting part payment in cash and part in preferred stock. This preferred-stock agreement stipulated that he was to receive a first claim on annual earnings up to a certain number of dollars per share. If he did not receive this minimum dividend for three successive periods, the common stockholders would temporarily lose their voting control of the company, and he would regain control. This was his protection against poor management. What happened? The man went abroad. When he returned, a few years later, three dividends on his preferred stock had already been omitted. He automatically resumed control of the company — but only until such time as his back dividends had been paid and current dividends were once more assured. After that, control reverted again to the common stockholders.

If this man had held bonds of the company instead of preferred stock (if he had been a creditor instead of a senior owner) and bond interest had been omitted, he would have foreclosed, taken permanent instead of temporary control of affairs, and the common stockholders would have lost their ownership for all time. Debt would have permanently dislocated ownership. The decline in earnings may have been due to world-wide conditions and have been utterly beyond the control of the owners. But the mere existence of debt would have destroyed their ownership forever.

Of course, many preferred stocks today are weakened by the fact that they come second to large bond issues. The bonds are prior claims against the properties, and this alone renders such preferred stocks unsuitable for "safe" investment. But the preferred stock of a well-seasoned company, with no bonds beneath the preferred stocks, would, in most cases, be quite as safe an investment for institutions and the much paraded "widows and orphans" as many of the bonds now on the "legal list for trust funds" in many States. Bonds do default at times, leaving interminable legal tangles behind them. Preferred stock issues would be no worse, especially if control automatically passed to preferred holders in case of omitted dividends. There would be fewer legal tangles, prompter action to safeguard their interests, and the broad social benefit of leaving some shred of hope for the original common stockholders under improved conditions.

The Universal Burden

During the transition from dual capitalism (owner and creditor financing) to nondebt capitalism, all present bond contracts would have to be observed. But as present

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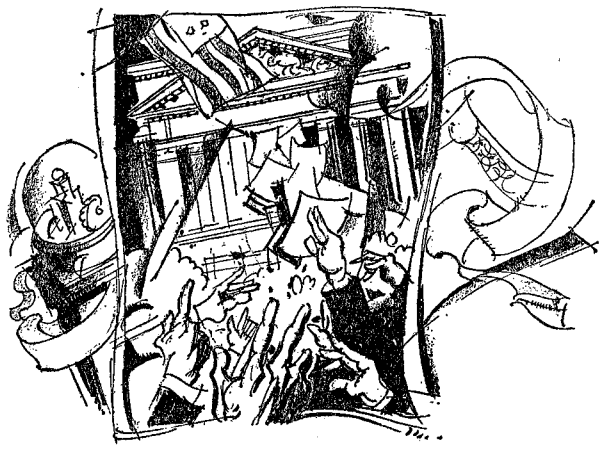
bonds mature they could be replaced or "refunded" by preferred stocks of equivalent soundness and seniority. This would be extraordinarily difficult in the case of many complicated railroad debt structures — but not half as complex as the average railroad "reorganization" under the present debt system. The important standard would be a clear objective. Those who have lived through the railroad "reorganizations" of 1873, 1893, and 1932 to 1936 can only look with envy at the way the leading aviation companies, financed entirely by stock issues, managed to survive the last depression. The owners may not have received dividends, but they still own their properties, and that's something.

Real-estate mortgages, as suggested above, could be handled in similar fashion. It is necessary only to substitute for the present clumsy mortgage instrument a senior participation certificate in any given piece of property to effect a transfer from debt to nondebt financing. The actual practice of mortgage banks today gives practical recognition to this fact. In thousands of cases, "assignments of rent" are being accepted from property owners in lieu of contract mortgage debt payments. A senior participation would accomplish precisely the same result — a first claim on income — without one third of the legal complications. The worst that could happen to a financing bank would be the necessity of taking over control of the property during default in senior participation dividends. But the banks do just that today when they foreclose on a mortgage — with this important difference, that they are legally compelled to oust the original owners forever. Under the participation principle, they would exercise control only until arrears of dividends were paid up. The junior owners would keep at least a small stake in "the future." The moral values and future financial values of ownership would be maintained. Debt would not have defeated ownership capitalism!

The full possibilities of nondebt capitalism are a little difficult for debt-addict economists and financiers to grasp. But the implications are at least worth considering. The depression "leverage" of a huge aggregate debt structure does not confine itself to individual owners. That would be bad enough; but it spreads and compounds itself amazingly. It engulfs millions who live from hand to mouth and have as yet no tangible ownership stake in the country. A company with heavy fixed debt payments must economize in slack times much more sharply than a company with no debt. It must meet interest charges or risk forfeiting its ownership forever to the bondholders. It has no choice. It must oust every last marginal worker and reduce every possible salary item. Thus the downward spiral of unemployment and reduced public buying power is enormously accelerated. Debt not only defeats owners and hence the primary purpose of capitalism; it defeats every human being living in the divided house!

We know from ever increasing premonitory shocks that our dual form of capitalism, with debt pressing against ownership, is like a great fault in the economic bedrock. Unless we reorient our economic thinking, recognize debt for what it is, and build our future capitalism on the principle of outright ownership, with commonly shared risks and responsibilities, the bedrock must someday split apart. Then the terror of the earthquake will be upon us.



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Medicine's Red Horizon

by **BERTRAM B. FOWLER**

THERE'S BLOOD on the moon in Oklahoma. The American Medical Association has seen it and diagnosed the color. Around a hospital owned and operated by 2,400 families, which have worked out their own system to insure medical attention and hospitalization, the battle swirls. "Unethical, communistic, and revolutionary!" exclaims the Association in shrill indignation. The consumers who built the hospital, who operate it in such a manner that medical care has become a true social service, are fighting for their co-operative lives. At the present time the battle has reached a legislative phase, with the American Medical Association going after the scalp of the hospital's director, Dr. Michael Shadid, instituting a drive to have Dr. Shadid's license revoked for unethical practices.

Dr. Shadid's "unethical" work has resulted in the Elk City Co-operative Hospital. To understand the dark and nefarious character of the doctor, it is necessary to trace the history and development of the equally nefarious hospital.

It all began in the fall of 1929, when Dr. Shadid, then conducting a substantial and lucrative practice in Elk City, a town of 7,000 in the cotton-growing section of Oklahoma, began to entertain his first heinous ideas. He saw in Elk City, as elsewhere in the United States, that real medical care and hospitalization were available to only a limited section of the population. He had read reports on the cost of medical care in America and studied the situation and now he carelessly allowed himself to succumb to the temptation of thinking about it.

One wonders whether, if the missionaries of the American Medical Association had been able to discover his defection and wrestle with him at this point, he might not have been saved from the awful course he was to follow. But, looking back along the road he has taken and sensing the conviction that lay behind his efforts, one is inclined to doubt. It almost seems that the doctor was lost from that moment when he began to ponder the facts.

To begin with, Dr. Shadid committed the sin of examining himself and his relationship to the people he served. He knew, as many other doctors know and admit, that under the prevailing system only those with means could afford to call him. Of course, like other doctors, he served those who, though poor, had to be ministered unto without thought of pay when the hour of dire extremity arrived. But Dr. Shadid wondered in his impious fashion if there were not some way these people could be reached before they were driven to the position where the extreme of disease or suffering forced them to appeal for charity attention.

Lots of other doctors have found themselves troubled by the same sort of thoughts from time to time. But Dr. Shadid went further and plunged deeper into iniquity when he considered the possibility of organizing the consumers of medical care to govern, control, and make available for themselves the medical attention and hospitalization that is a social necessity.

The result of his thinking was a plan for a hospital owned and controlled by the consumers. They should build their own hospital and elect a board of directors to govern it. The directors should then hire doctors, surgeons, dentists, and nurses to serve the community. By paying a fixed fee to his co-operative each year, the consumer would be insured against the emergency costs that go with sickness. His payment would cover any sickness, disease, or accident that befell him. Since the surgeons and doctors now worked for him, they would treat him without any further cost to himself. Further, since the hospital was his, the thought of an emergency operation no longer would carry with it the frightening specter of fees and

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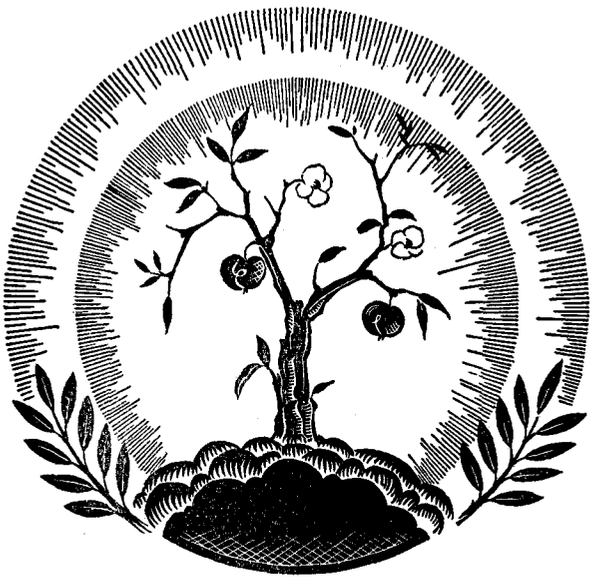

charges that have financially ruined so many families. Further still, since all this was his, he no longer needed hesitate about consulting his doctor in eventualities short of emergency. Thus, Dr. Shadid so unethically figured, much sickness could be headed off by catching it in its initial stages when treatment would be simpler and cure more certain.

Considering such deplorable reasoning, one cannot be blamed for turning pale. Considering the reckless deeds of Dr. Shadid which were to follow, one is entitled to shudder. For Dr. Shadid, not content with heretical thinking, fell into the graver sin of acting.

It's Unethical But It's Cheap

In 1929 he called a representative body of citizens together and broached his plan. He figured that, if he could get 2,000 of them organized, the co-operative hospital could be brought into being. Each family would buy a $50 share of stock in the co-operative. The $100,000 so realized would be sufficient to build and equip a hospital. With the hospital a reality, he estimated that a payment of $24 a year per family would be sufficient to maintain a staff of competent physicians and surgeons capable of caring for the entire membership. So blinded to the code of ethics — as outlined and laid down by the American Medical Association — were these citizens that they heartily approved the idea and agreed to form a temporary organization committee to incorporate what was then called the Community Health Association.

Like the serpent entering Eden, Dr. Shadid then approached the other doctors of the town. But they, staunch souls, rejected the idea as unsound. They retired into their pure, ethical, and private retreats uttering agonized wails. Crass and cynical persons have gone so far as to suggest that perhaps these good doctors were motivated by the fact that they saw the lucrative fees of their private practices endangered. But, since the American Medical Association has never uttered a syllable to support such a contention, we can dismiss all such thoughts as subversive and dangerous.

Dr. Shadid, by this time hardened beyond redemption by his own perverted thinking, proceeded to organize the association single-handed. He purchased the first ten shares of stock himself and sold the first 300 shares to his own patients. Later the Farmers Union of Oklahoma became interested, and the organization became the Farmers Union Co-operative Hospital Association. And now, if the Elk City Hospital's wickedness can be measured by its success, then it is indeed a damnable and damned organization, ripe for the destruction that the American Medical Association desires to see visited upon it.

The hospital was built in 1931, a modern two-story building equipped to give full service to the community. Two years later, so successfully and well did Dr. Shadid's horrible scheme function, it became necessary to add another story to the hospital. Last year further growth in membership made a wing necessary. At present it has not been ascertained whether this was a left wing, but, judging by the excited shouts of the American Medical Association, one would presume that it was.

The following list of surgical operations performed at the hospital gives an idea of its rate of growth: in 1932, 141; 1933, 286; 1934, 485; 1935, 741; 1936, 1,200 (approximate).

Why this mushroom growth? Since ethical considerations are so completely out of the question, it can mean only that the cost of the service rendered has been most attractive to the rank materialists of Elk City. A single person taking membership in the co-operative pays a fee of $12 a year. For a couple, the charge is $18; for a family of three, $22. For a family of four or more, the top charge by this hospital of such dubious morals is $24.

This fee covers all consultations. The member may go to his doctor as often as he wishes

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for examination, with no further charge. If medicine is necessary, the prescription is written without charge. (Examination, by the way, covers any laboratory or other special tests that may be necessary.)

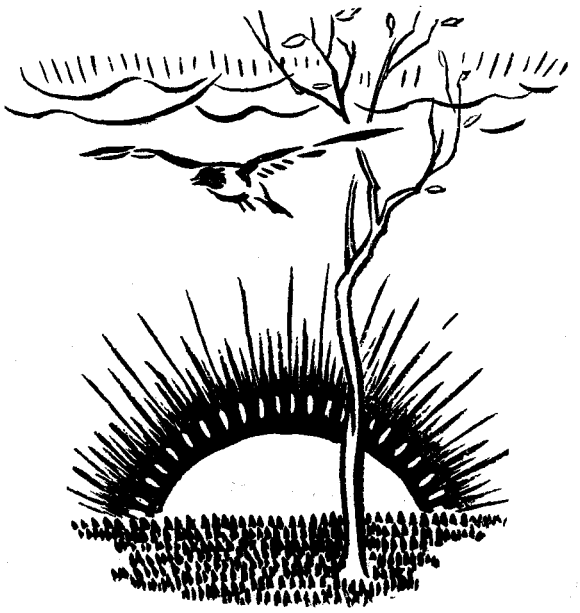
If, in the course of examination, the presence of disease or the necessity for an operation is discovered, all medical treatment, surgical operations, nursing, and hospitalization are covered by the member's annual fee. If the case calls for special nursing or care, that also is provided. Sickness in this hospital is a community emergency, and is provided for by the co-operative technique.

Thus, when a patient is taken to the hospital, he enters a building of which he is part owner. He has already paid the salaries of doctors and nurses. He has already covered the cost of his room and board as long as he shall remain. Such other charges as he will have to pay are based on the mere cost of materials used. And even this is made simple and calculable. In his days of convalescence, the patient can tell to a dollar just what his hospital bill will be.

Take the case of an operation for appendicitis. The patient is taken suddenly and violently ill. An emergency call is put in, and an ambulance carries him to the hospital. For this ambulance service there is a charge of $1, no more, no less, regardless of the distance of the patient's home from the hospital. There is a flat charge for anesthetics and other materials used in the operating room. For a major operation this charge is $18. He stays in the hospital, let us say, for two weeks. During this period, he must pay a further charge of $1 a day to cover cost of medicines, laundry, and other incidentals. Therefore, when this patient returns to his home he is pursued by a bill of just $33. This is the end of his payments.

You who have sat up nights over the bills that piled up as a result of your appendectomy adventure consider the $33 bill paid by the Elk City co-operator and you may begin to understand why the unethical ways of the Elk City Hospital have succeeded. Pondering that bill, you begin to gather why it is that the vileness of the horrid Dr. Shadid has so outraged the American Medical Association.

And remember that the $24 a year paid to protect the family of four or more covers other things. There is, for instance, free dental treatment. And there are confinement cases, as



well. The subversion of ethics here is something to make us wail with the American Medical Association — or not, according as our materialism grows more sordid.

The Maritime Miracle

There is blood on the moon in Oklahoma. And in various other places. Communities are becoming so sunk in iniquity, so blind to ethics and the moral standards of the American Medical Association that they have set up their own plans to provide medical service where, in the past, there had been no such service. In Economy, Indiana, the residents by co-operating were able to employ a doctor. Before they so acted there had been no doctor in the community.

Then there are scoundrels in Nova Scotia. Perhaps the Medical Association has not yet heard of them and their iniquitous plan that is rapidly remaking — or should we say undermining? — a whole section of the Province. The Medical Association should be aware of what is happening. For there is a direct threat to all vested medical authority in the actions of these people.

On the bleak eastern shore of Nova Scotia there was poverty and suffering unrelieved by hope. Fishermen and farmers lived ignorant, undernourished, helpless to improve their condition. Undoubtedly these people should have waited for some higher power to bring them relief. But there was in their midst a university that so far forgot all decency and propriety that it launched a campaign of education to

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show these people a way to help themselves.

In village after village study clubs were set up by the extension workers of St. Francis Xavier University. Illiteracy was attacked. The education was intensely practical. The people were taught how to go to work to change the conditions that surrounded them. They built and equipped their own lobster factories, fish-processing plants. They opened their own credit unions and began to pool their scanty funds to work for them. They founded co-operative stores and purchasing organizations to make these funds go further.

In five years St. Francis Xavier University worked what has been called the Maritime Miracle. Village after village began to show new signs of life. With their own co-operative sawmills they began to build better homes. Decent schools appeared. And there came a new spirit, an intelligent and courageous attitude toward community problems. (Or should we say, in the language of the American Medical Association, an unethical, communistic, and revolutionary spirit of economic revolt?)

Regardless of the classification into which this spirit falls, the results are there. The farmers and fishermen of Judique, of Port Felix and Dover and Larry's River, having set up their own economic machinery, meet in the long winter evenings and study the problems still facing them. These people, their once ethical docility destroyed by the dangerous theories inculcated by St. Francis Xavier University, are today digging at the very foundations of our society. They have become steeped in scandalous doctrines. Openly they are heard to declare that the community is theirs, that they can and will go forward to exercise control not only of the community business but of all services, including insurance, hospitalization, and burial, that are vital to it. Most of the citizens had only poor imitations of such services in the past. Now, without waiting for the ethical leaders of the various professions to provide them out of generosity, these citizens are taking steps to acquire them themselves.

And it is to be feared that these revolutionists will succeed. Already in one town a long step toward total depravity has been taken. In St. Andrews, a farming center, the members of the local co-operative society have worked out a unique plan, aided and abetted by St. Martha's Hospital.

The co-operative society pays out of the patronage dividends of the store $9 per member to the hospital. The hospital, in return for this payment, agrees to furnish medical attention and hospitalization to the members of the society and their families. The service consists of free ward service up to five weeks, free ordinary medicine, free laboratory service. They get this when they need it, having paid for it. They keep what they laughingly call their self-respect, unaware of the meagerness of this conception of life beside the code of ethics of the medical profession.

Perhaps the most disturbing aspect of the whole movement is the unsubmissive spirit of the people. The old veneration of professional control of community services is vanishing. The people are heard to declare openly their independence. There is no doubt, furthermore, but that the example of St. Andrews will be followed elsewhere, perhaps to even more dangerous lengths. The villains of Elk City, Oklahoma, are receiving a lot of attention from the Nova Scotians.

Yes, there is blood on the moon in Oklahoma. The American Medical Association has definitely challenged the unrighteous co-operators to battle. And the miscreants seem to be putting up a terrific fight. The noise of that combat is being heard at distant points. And, instead of shuddering in righteous disgust at such doings, other groups, encouraged and fired by Elk City's unethical example, are moving in parallel paths of action. It is to be feared that, even if the American Medical Association succeeds in destroying the Elk City Hospital and nullifying the subversions of Dr. Shadid and his fellow co-operators, there will go up such a cry of indignation that the victory will prove the most costly the Association has ever won. On the other hand, should victory go to the co-operative a dangerous precedent will have been established. Looking at the situation from any angle, we friends of the Medical Association can get scant comfort from the outlook.

What would happen should the American Medical Association lose its grip? The answer is there for all to read in the records of the Elk City Hospital. And shall we not weep with the American Medical Association? Shall we not grieve for the lost ethics of our eminent betters? Somehow I feel we are not going to be able to shed a strictly ethical grade of tears.

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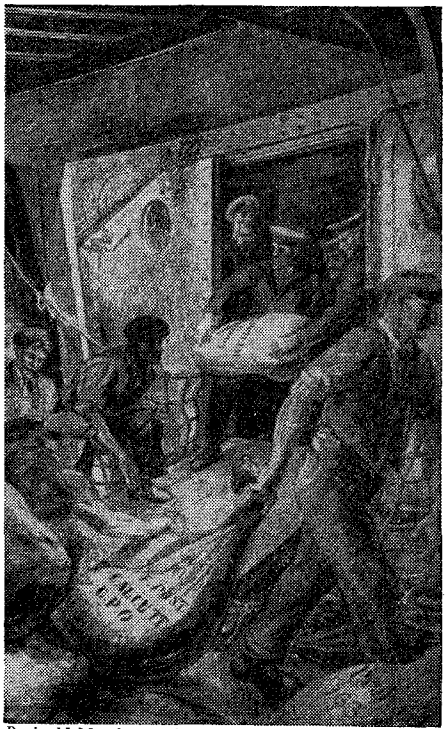
The Artist's Point of View

The Government Art Projects Appraise Us

I MEAN JUST that: *appraise*. The three values emerging from the government art projects — official recognition of production instead of hero worship as a culture-building program, psychological stimulation of artists resulting from pay-check support, and revelation of our potential richness and actual poverty in creative power — all these forces for good unleashed by the projects lie ready at hand for the using. What shall we get from them?

I want to make very explicit the issue of what we get from one art project — mural painting. To do so I present two photographs of murals already accepted for the Post Office Building in Washington — one by Reginald Marsh and one by Doris Lee. My argument is this: From the school represented by Marsh we get practically nothing of value to the individual or the nation and from the school represented by Doris Lee we get the values which have made pictorial art endure throughout the ages.



Reginald Marsh *Courtesy Treasury Dept. Art Project*

Marsh has copied an actual mail-handling scene as he saw it with his physical eyes at a particular moment of time. His picture is a hand-made color record of one specific event of the millions continually happening around us. Its execution demanded technical skill and the ability to select and clarify. It makes no contribution to you or me who look at it, beyond the chance to admire skill and to perceive an actual event more clearly than we would in the life.

Doris Lee does give us more. The event she portrays — the small-town family receiving mail — never happened literally as here portrayed. In spirit and in its essentials, however, it happens millions of times throughout the country every day. The boy coming in from plowing is thrilled at getting a letter. The mother starts away to read hers. The dog and the duck react in character. A train is passing through the town.

Doris Lee *Courtesy Treasury Dept. Art Projects*

Routine events of life have been lifted from the actual to the epic. Reality has been perceived, clarified, and forcefully expressed. A scene has been presented to us, not dramatically — which is the furthest reach of praise one can give to the Marsh picture — but *dramatized*. To dramatize means to create a new entity, to give the observer an artist's conception instead of a replica. To do that is the artist's job.

The mural which, like a photograph, records physical facts fails in this first essential of mural art. The mural which dramatizes life is in the grand tradition of the ages and serves by leadership in *understanding*, not merely seeing, life.

Beyond this necessary dramatization lie the values of the design or visual music of pictorial art, lacking in Marsh, present in Lee.

RALPH M. PEARSON

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A Page for Poets

Conducted by Henry Goddard Leach

President, Poetry Society of America

Mallarmé

***by* MARY M. COLUM**

THERE are still men living who knew Stéphane Mallarmé, who attended his Tuesday evenings in the rue de Rome, and who heard him talk out his theories of poetry, for he died only in 1898. It is possible that without their memories of these conversations his poetry would be even more obscure to us than it is. Mallarmé is generally described offhand as the first of the symbolist poets, but I have heard one of the remnant of his following reject the idea that he was a symbolist at all, declaring that he simply had some ideas in common with this particular group, as he had with the Parnassians. However, for literary purposes, it is safe to describe Mallarmé as a symbolist, though not the first of the symbolists.

Broadly speaking, everybody who belonged to the group in rebellion against the Parnassians in poetry and the realists in prose — the two dominant movements in France in the middle nineteenth century — belonged to the symbolist group. Inside this group there were smaller groups that were at odds with each other. Some of them merely wanted to write French poetry with the unprecise and suggestive effects of English poetry. Then there was the group which maintained that poetry had to be essentially different from prose, which was the creation of the logical intelligence, even the practical intelligence. Poetry came out of another part of the mind altogether: a part anterior to that which is accessible to the logical intelligence. This group brought poetry back to its beginning as the magical incantation. Poetry was to express the deeper reaches of the mind, the part in shadow, which had been expressed only in music.

Here we come to Mallarméian symbolism and to the poets influenced by Mallarmé. Their kind of symbolism, as Paul Valéry has reminded us, can be explained simply by the intention common to several groups of French poets of otherwise divergent aims to get into poetry the indefinable effects of music. That pure poetry was pure music might be taken as the essence of the doctrine put forward by Mallarmé, and his life work was to make a poetry that would produce on the mind the effects of music. Language, he considered, had been ruined for poetical purposes; for both grammar and language had been developed to express the practical everyday realities. The thing to do was to divest words as far as possible of their everyday sense and to bring them back to a sense suggested by the sounds. Words, therefore, could be used almost like notes in music, and a poem might be orchestrated like a symphony, with themes, secondary themes, variations on themes. The use of symbols, that is, of images that sum up a human experience, was only part of their doctrine.

It is understandable that the poetry written around these theories would be obscure; and the poems which exemplify his doctrine are as obscure as the utterances of the oracle of Delphi and meant to be so. The poet, in Mallarmé's idea, was a sort of priest of an inner shrine, uttering incantations that could be interpreted only by initiates; and even in their interpretations something would be left inexplicable. A poem, he held, was a mystery in which the reader or hearer had to search for the key; therefore, it might easily come about that each reader should supply a different key. Language was to be used to suggest, to evoke, rather than to describe or to give a clear image.

Not all Mallarmé's poems are equally obscure. But certain of them can give the reader a lasting thrill even if he knows what only a few of the lines signify.

Tel qu'en Lui-même enfin l'éternité le change,
Le Poète suscite avec un glaive nu
Son siècle épouvanté de n'avoir pas connu
Que la mort triomphait dans cette voix étrange!

or —

Le vierge, le vivace et le bel aujourd'hui
Va-t-il nous déchirer avec un coup d'aile ivre
Ce lac dur oublié que hante sous le givre
Le transparent glacier des vols qui n'ont pas fui!

It has to be stated that it is an impossibility to produce any of Mallarmé in English with the exception of a few early poems. For, according to his own doctrine, the main meaning of a Mallarméian poem would be in its sound effects, and these sound effects cannot be transferred to English. However, if a reader knows Mallarmé already or has enough French to read him, Roger Fry's translations, *Some Poems of Mallarmé*, with the original on the opposite page, will be a real help, for they are the work of a man who spent years studying his subject.

To deal with the whole of Mallarmé's theories in a short space is impossible; however, a few of the lesser ones have to be mentioned. Words devitalized by their everyday use could be made alive again by giving them an unusual place in the sentence; prepositions, conjunctions, and words which marked transitions or gave a too commonplace clarity should be thrown out altogether; punctuation marks, which are a logical imposition on the sentence, should be rejected. The poet's business was not to trim his ideas into a logical order; it was the business of the reader to give the poem such an order.

Was Mallarmé a great poet? In answering I am giving only my own opinion: No, but he was an exceptionally interesting one. He was somewhat sterile, and the history of the efforts of his mind is in his poetry. Always he is confessing how sterile he is before a white sheet of paper, how a poem in his mind is like a swan in deep ice and frozen to the ground, to be got out only with enormous effort. He had no very warm response to life.

He earned his living by teaching English; for a brief space he edited a fashion journal, and there can be read lines of advice he gave, to lady correspondents, on clothes. He seems to have been happily married, but on the whole one gets the impression that he lived like a priest in an Eastern temple, deep in reverie on the one subject that was of importance to him — poetry. There is nothing in his writing to show that he ever came to strong grips with life or ever felt the fiercer forms of love, hate, anger, melancholy, despair, or compassion that is in *Les Fleurs du Mal*. Nevertheless, as long as poetry remains important, he will be a figure in histories of literature.

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OUR ROSTRUM

These columns are open to brief letters commenting upon any article or subject that has appeared in THE FORUM. *Because of space limitations, the Editor must reserve the right to publish letters only in part.*

A LETTER FROM FATHER WHIFFIN

To the Editor:

In your June issue you state THE FORUM had no word from me concerning my retraction of my article previously published by you but that its insertion in THE FORUM was sponsored by "some friends of the author."

The retraction was entirely my own and was freely made. As was proper, I turned it over to my religious Superiors and left its publication to them. I did, however, strongly urge — and I was the first to do this — that printing of the retraction in the same publication where my article appeared would be desirable and in the interest of truth and justice and I freely concurred and now concur in the action taken to that end.

I do not think there is any need of going further into the reasons that led to my change of heart. The retraction should be sufficient explanation.

PETER WHIFFIN

Washington, D. C.
May 25, 1937

THE FORUM *is happy to present this affirmation of Father Whiffin's retraction. In reply to several widely circulated libels impugning* THE FORUM'S *motives in handling that retraction, we can only repeat, in part, what the Editor wrote to Father Whiffin on receipt of the above letter: "We published the advertising material in our June issue precisely in accordance with the copy furnished, including the footline, 'This announcement sponsored by friends of Peter Whiffin.' I am sure you will admit the truthfulness of our statement on page 323 [June* FORUM*], for your present letter is the only communication we have had from you regarding the retraction."*

CHICAGO'S SCHOOLS

To the Editor:

. . . It is unfortunate that you have printed anything that so distorts the truth as your "How to Wreck Your Schools" [by Milton S. Mayer, May FORUM]. . . .

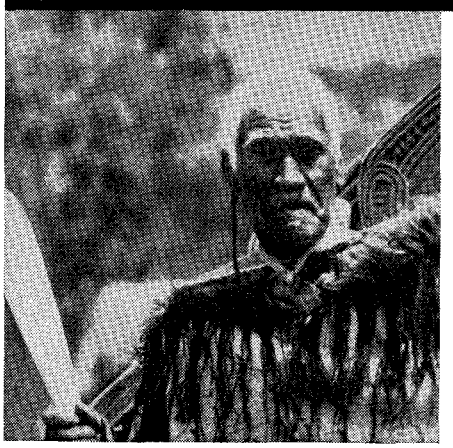
. . . . . .

P. 261: ". . . Mrs. W. S. Hefferan, a hold-over member. . . ." Mrs. Hefferan was reappointed by Mayor Kelly over a year ago. . . .

P. 262: "The two-year public college was abolished. . . ." The two-year college was closed for one year, and, three years ago, in its place, three junior colleges were opened. . . .

P. 262: "The 28 junior high schools . . . were abolished, and their 50,000 pupils scattered." The junior high schools

NEW ZEALAND



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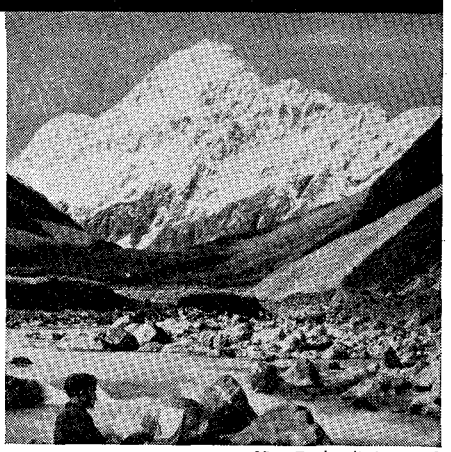

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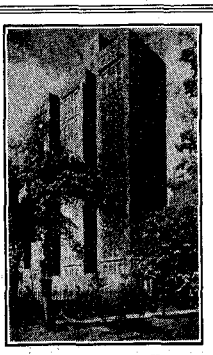

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Our Rostrum

were converted into other schools, mostly high schools. One half the students . . . remained in the same buildings, continuing the work of the four-year high-school course. The other one half returned to the elementary school from which they had come. . . .

P. 262: ". . . William H. Johnson, a teacher close to McCahey. . . ." Dr. Johnson . . . had been in the Lane Technical High School when Mr. Bogan was its principal, and it was on Mr. Bogan's recommendation that he was elected Assistant Superintendent.

P. 264: "Mr. Dennis Kelley, who rose in one jump from race-track inspector to Superintendent of the Parental School, is a brother-in-law of Pat Nash." Mr. Kelley was a teacher in the Chicago public schools for over 30 years, most of that time in the Lane High School when Mr. Bogan was principal. . . . His election to the Parental School occurred . . . on recommendation of Mr. Bogan. . . . Mr. Kelley, when questioned about his race-track connections, said that one summer, when the teachers were not being paid, he accepted the appointment as representative of the governor's office to see that the laws were observed at the Arlington race track and he worked there for a few days. . . .

. . . . . .

HELEN W. CARR
Chicago, Ill.

To the Editor:

Congratulations. . . . Put the same writer to work on a second article, as he has only scratched the surface. . . .

A TAXPAYER
Chicago, Ill.

To the Editor:

I wish to congratulate you. . . .

. . . At present I have . . . 322 pupils per day. I ask you — what can I do? . . .

. . . . . .

ANONYMOUS
Chicago, Ill.

To the Editor:

. . . I do not know Milton Mayer but I do know the Chicago schools and I want to congratulate the writer. . . .

W. H. CAMPBELL
White Pigeon, Mich.

To the Editor:

Allow me to congratulate you. . . . I am a member of the faculty whose fine principal, assistant principal, and head clerk were recently demoted. I have never gone through such chaos and turmoil in all my years of teaching.

. . . . . .

ANONYMOUS
Chicago, Ill.

To the Editor:

Congratulations. . . .

However, I should like to correct an inaccuracy: "The teachers' pay cut of 23.5 per cent is by ten per cent the biggest pay cut in the country." . . . Existing pay cuts in Illinois go as low as 50 per cent. . . .

. . . . . .

ROSE MCGLENNON
Rockford Senior High School Library
Rockford, Ill.

To the Editor:

Thank you for the fearless article. . . .

We wish Mr. Mayer would come to San Antonio, Texas, where our children, although they are in showy buildings, are suffering because the school board and administrators are unscrupulous and cruel. . . . Mr. Mayer evidently did not have data on San Antonio school affairs, for he says the teachers' salary cut in Chicago was the largest in the country. In San Antonio many teachers were cut as much as 42 per cent. . . .

ANITA ROMNEY
San Antonio, Tex.

PRIVATE AND SAVINGS-BANK INSURANCE

To the Editor:

For more than 28 years savings banks

INDEX

The index to Volume 97 of The FORUM & Century is now ready. Copies will be sent to subscribers, *upon request only,* without charge

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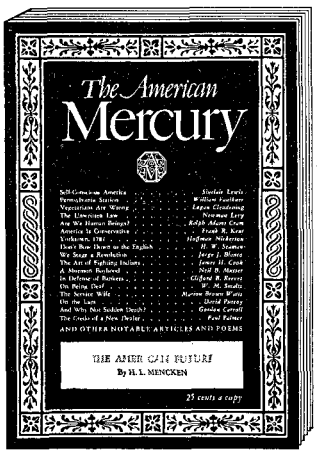
Our Rostrum

have provided legal reserve life insurance to Massachusetts people for 25 to 50 per cent less than the cost of similar protection in the companies. The banks have done this by management, that is, they have conducted the life-insurance business for 28 years with lower ratios of expenses and mortality and higher yield on investments than the average of the companies. If, in 1935, the companies had conducted their business at these same ratios of expenses and mortality and with the same rate of net return on investments, they would have had $558,000,000 more to distribute as dividends to policyholders. They could have paid, in dividends twice as much as they did and put nearly $100,000,000 more to surplus. And yet, throughout the 28 years, insurance spokesmen have sought to explain the lower cost of savings-bank life insurance on some other grounds. Mr. J. B. Maclean's "Life Insurance Is the Public's Gain," [in debate, "What Is Insurance Worth?" with Edward Berman] in the May FORUM is an illustration.

Mr. Maclean states that "until recently, practically all the expenses of the insurance departments of the banks were paid by the people of the State of Massachusetts through general taxation."

The facts were available to Mr. Maclean, if he had been interested in them. The Whitman Savings Bank, savings-insurance bank No. 1, opened its insurance department June 22, 1908. The report of the Commissioner of Banks for Massachusetts (business of 1908) Pub. Doc. No. 9, Part II, p. 351, states in detail the expenses paid that year by the insurance department of the Whitman Savings Bank, out of policyholders' money, for medical examiners' fees, salaries, printing and stationery, postage, telephone, rent, and taxes, a total of $1,622.22. Similar detailed statements, for each savings-bank life-insurance department for each year, are to be found in Massachusetts public documents. The total expenses so paid by the insurance departments of the banks, down to and including the fiscal year ended October 31, 1936, are more than two million dollars ($2,363,534.95), all paid by the banks themselves out of policyholders' money. Not one cent of public funds has ever been paid to the insurance department of any savings bank in Massachusetts or on account of any obligation of any such insurance department for expenses or otherwise.

As one of several points in support of his contention that the business of life insurance needs investigation, Dr. Berman states that life-insurance costs are "unnecessarily high." To show that insurance can be provided at lower cost, Dr. Berman gives figures obtained by comparing the costs in some fifteen companies with the cost of a policy of the same type, is-



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Crooks in the Legislature, by a State Senator — — *What about "The Revolution"?* — — *Neither Capitalism Nor Socialism*, by Hilaire Belloc — — *The Truth About Hay Fever* — — *Paul Bunyan in the Flesh* — — *America's Wet-Nurse Bureaucracy.*

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Our Rostrum

sued at the same age and carried for the same number of years in savings-bank life insurance, the cost being determined by subtracting the amount received in dividends and cash value from the amount paid in premiums.

Mr. Maclean states that Dr. Berman's figures are "fallacious" because their "basis" omits the factor of interest. Except for purposes of confusion, there is no occasion to apply the word *basis* to simple adding and subtracting. What you pay out, minus what you get back, is what your insurance has cost you. The "basis" does not omit any known factor of interest. Both factors used by Dr. Berman include interest, namely the reserve interest rate and the interest factor in the dividend formula. Dr. Berman did not invent the "basis." It had been in general use for years before Dr. Berman wrote. Statements of net cost, computed by this method, are provided by the companies each year to recognized publications such as Best and Flitcraft. The figures for Mr. Maclean's own company, computed by this method, occupy four pages in the 1937 edition of Best's *Illustrations* (pp. 307–310 incl.). Even Mr. Maclean approves of the "basis." In the FORUM article, p. 286, Mr. Maclean says: "The . . . premium . . . is of no importance. . . . The important thing is the net cost, i.e., the premium less the dividend."

Dr. Berman suggests the use of a more modern mortality table than American Experience (1866). Mr. Maclean characterizes the suggestion as "sheer nonsense," although he agrees it would mean lower premiums. In his book, Mr. Maclean's objections to the more modern American Men's table (1918) are that lower premiums would mean "higher cash values and longer periods of extended insurance in case of lapsed policies" and "less money available for expenses such as commissions."

Mr. Maclean says, in substance, that people will not buy life insurance, that it must be sold to them by agents. That may not be so. Some undisputed facts seem to justify doubting it.

There are 46 companies writing life insurance in Massachusetts. In 1935, in Massachusetts, the gain in (ordinary) insurance in force in savings-bank life insurance was 44.7 per cent of the total gain — almost as much as in all the other 46 companies put together. In 1936, savings-bank life insurance gained more policyholders than any of the 46 (ordinary), and only one company, the largest in the world, gained as much in volume. This was actual gain — in percentages it would be still more striking.

In 1935, the 46 companies paid agents' commissions in an amount equal to 45.13 per cent of their net investment income and, in Massachusetts, they collected less than $100,000,000 in new premiums. In the same year, without any soliciting, Massachusetts people deposited $321,000,000 in their savings banks, at an advertising expense of 0.26 per cent of investment income.

The reserves or savings money against insurance in force in Massachusetts, accumulated over a period of 100 years, is about one billion dollars ($968,471,336). In a comparable period, the savings banks, without solicitors, have accumulated over two billions.

But in that situation there aren't any solicitors on either side. There are more than 12,000 life-insurance agents in Massachusetts, one for every 190 of the adult population. They compete among themselves but they co-operate in knocking savings-bank life insurance. In several cases, agents' licenses have been revoked (after hearing) for making false statements about savings-bank life insurance. A test as to how much insurance people would buy in the absence of agents would need to be made in the actual absence of agents.

JUDD DEWEY
Deputy Commissioner
The Commonwealth of Massachusetts
Savings Bank Life Insurance
Boston, Mass.

POETS LAUREATE

To the Editor:

Permit me to reply to an article ["Appoint a Poet Laureate!" May issue] which recently appeared in the columns of THE FORUM, about the Poet Laureate League and written by Margery Mansfield. The League does not maintain and operate a medium of public contact, and much of its activity is unfortunately misunderstood.

One of the several purposes of the organization is to create a greater interest in poets and poetry, and the nominating of poets laureate is merely one of the many channels through which this is successfully accomplished. We appoint poets laureate for the several States which have no legislative provisions for such an office. If these provisions exist, then the League has nothing to do with the matter at this time. Eventually we hope to have the office suitably established as well as subsidized in every State, and movements are definitely on foot to have this done in two States at this time. We are interested in only legal and legitimate appointments, and have been duly incorporated and authorized under the United States Constitution to make these appointments as well as to nominate a poet laureate for the nation. The office of State poet laureate should be both recognized and subsidized by the State legislature, but this body should not make the nomination. This should be left to properly organized and functioning literary organizations within the State concerned. Unfortunately, few States have these facilities at this time, but through the efforts of the League they are rapidly being established. In the appointments we have made we have been fortunate enough to secure the co-operation of the governing body in almost every instance. This has had far-reaching effects in bringing poetry and the poets to official notice.

Complaints have been made because the League has deviated from a procedure outlined by the writer, in a public statement before the House Committee on Patents made April 23, 1935. If we have not followed this plan in its entirety, it is because we have learned from experience that it was impractical to do so. Our methods of making appointments vary with the degree of co-operation we are able to obtain from the State concerned. Our recommendations do not necessarily come from within the State where the appointment is made, nor is it necessary that the poet be publicly known through his published works. Some of our best poems, narrative poems, are never published because they are usually too long for the editorial requirements of the journals of today. Our recommendations are usually obtained from the editors of poetry publications in any part of the United States, if they are willing to accommodate us, and also from our membership. Then we make a final selection through the process of elimination. At this stage of the development, there are strings to our appointments for reasons that should be obvious. In addition to our nominees being good poets, we require that they be interested in poetry activities and have a successful record of accomplishment in this field. We also require a pledge of loyalty to the Poet Laureate League, for the purpose of carrying our program to completion. This is no more than is required from associates in any line of endeavor. In those States where we have made appointments, we have seen to it that the presentation of the award was a dignified occasion, suitably arranged and properly publicized and shared in by public officials and civic leaders. The results have been most satisfactory, and in some cases the poetry movement has received such momentum that the State poetry society has grown from a mere score or more to a membership numbering several hundred.

The Poet Laureate League is eager to disseminate any information about its activities to those who are interested in the progress of poetry, and because of limited space here we invite correspondence from all concerned.

EARL A. CUEVAS
The Poet Laureate League, Inc.
Washington, D. C.

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TOASTS

The ANONYMOUS author of "I Am a Labor Organizer," taking into consideration all the persons who might find grievances in what he has to say, very understandably does not wish to tell anything more about himself. We feel safe in mentioning, however, that he is a high-school graduate and has lived in Detroit, Michigan, for a good many years.

WINFRED RHOADES, formerly pastor of a church in Boston, is now doing personality work at the Boston Dispensary, partly in individual conferences and partly in classes in thought control. He writes that "this life was broken into by more than twenty years of struggle with sickness, with other calamities of a very serious kind added to the melee. When able to work again I wanted above all things to pass along to other strugglers what I had learned in the hard school of personal experience."

MADAME SUN YAT-SEN is the widow of the late famed Sun Yat-sen, the Chinese patriot who led the revolutionary movement there before the World War and who was president of the southern Chinese government in 1921 and 1922.

NANCY WYNNE declines to reveal further details of her identity except that she is a New York girl and a graduate of one of the large Eastern women's colleges.

DANE RUDHYAR was born in France in 1895. He is a composer of advanced music and a writer on music, general culture, Oriental philosophy, and social organization. He contributes monthly to *American Astrology*. His most recent book is *The Astrology of Personality*.

WILLIAM MARIAS MALISOFF is Editor of the journal *Philosophy of Science*. In addition to writing on subjects ranging from symbolic logic to biochemistry, he is actively engaged in scientific research. He has also been director of research for a large industrial laboratory and describes himself as "something of an inventor."

WILLIAM D. MCJUNKIN, President of the McJunkin Advertising Agency, is looked on as the dean of that profession in Chicago. He was born in Franklin, Pennsylvania and educated in public schools and at the University of Pittsburgh. He has never been in politics but has engaged extensively in civic activities in Chicago.

FORD MADOX FORD, English critic and novelist, is at present in this country on an extended visit.

FRANZ BOAS, distinguished anthropologist, is a native of Germany but has passed most of his life in the United States. He has been professor of anthropology at Columbia University, in New York City, since 1899, and has been honored throughout the world for his work.

MARGERY MANSFIELD is Corresponding Secretary of the Poetry Society of America.

To People who want to write *but can't get started*

Do you have the constant urge to write but the fear that a beginner hasn't a chance? Then listen to what Fulton Oursler, editor of Liberty, has to say on the subject:

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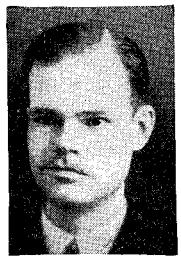

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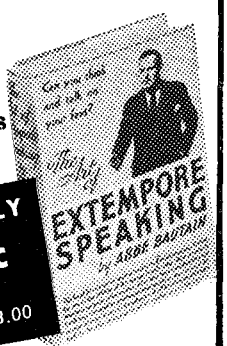

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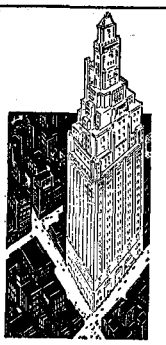

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